Cindy's Realty Group by eXp Realty

BUYER

GEORGIA • PROPERTY EDITION

SEPTEMBER 2026

The Georgia Home Buyer's Strategy Guide

A practical plan for financing, property research, offers, inspections and your next move.



YOUR DECISION TOOLKIT

1. Finance
2. Compare
3. Inspect
4. Close

Choose the home. Understand the full commitment.

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Visit the website

Call to discuss your plan

REAL ESTATE WITHOUT LIMITS.

Your decision roadmap



Choose a stage. Each card opens its first topic; the detailed index includes every topic.

01 Define your plan

Priorities, location, timing and your buyer brief.

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Ownership costs, purchase cash, reserves and financing.

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Representation, state guidance and property research.

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Offer structure, contingencies and cash decisions.

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Closing, possession, ownership and your next actions.

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Need a faster route? Open Start here.

Browse every topic and worksheet

Roadmap Start here All topics

A note from Cindy

A home purchase should support your life, not put the rest of it under financial pressure.

This guide is for first time and repeat buyers who want to understand the decisions behind a purchase. The most useful question is not simply, “Can I buy this home?” It is, “Does this property, payment and timeline make sense for me?”

My role is to help you compare the evidence, understand tradeoffs, organize the right professional input and negotiate a plan that fits the property. The lender evaluates financing; inspectors and specialists evaluate their respective scopes; legal and tax questions belong with the appropriate advisers.

Start with your goals and budget. Then work through representation, property research, the offer, inspections and closing. Use the worksheets before pressure builds. A blank answer is a question to resolve, not permission to assume the best.

This edition addresses property in Georgia. It is not a substitute for the signed contract or an individual professional opinion. There is no universal inspection period, guaranteed approval, standard commission or promised resale return.

Bring your preferred location, timing, payment comfort range and biggest concern to our first conversation. We will use those priorities to decide what needs attention first.

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A clear purchase strategy starts before the first tour.

Choose your starting point



Use the route that matches today's decision. You do not have to read every page in order.

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Do now: Name the next deadline and the person responsible.

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Your purchase roadmap

Treat the purchase as a series of decisions with evidence, not a race from showing to closing.

01. Define the purchase
Choose the property state, intended use, likely holding period and timing. Identify who will borrow, own and occupy; those roles are not automatically the same.

02. Set the limits
Separate a comfortable monthly ownership budget, purchase cash and money that must remain after closing. Obtain financing feedback before setting a search ceiling.

03. Choose the team
Review the written representation terms and lender options. Establish secure communication with the closing professional.

04. Research and negotiate
Verify the address, property condition, restrictions and likely costs. Build protective terms and an evidence based price into the offer.

05. Control the contract
Track every deadline, decision and notice. Complete inspections, financing, title and insurance work before the relevant protections expire.

06. Close and operate
Verify final figures and funds, inspect possession condition, then organize records, maintenance and tax exemption follow up.



CINDY'S STRATEGY NOTE

A preapproval, accepted offer or clear to close message does not replace the remaining checks.

Define what this home must do

Write the purchase brief before browsing features that distract from it.

Start with use and time

Will this be a primary residence, a second home, an owner occupied small multifamily property or an investment? How long might you keep it? A short or uncertain holding period makes transaction costs, maintenance surprises and an early resale especially important.

Separate needs, preferences and dealbreakers

Needs may include step free access, a workable commute, a defined office area, parking clearance or a specific number of usable bedrooms. Preferences are features you can change or live without. A dealbreaker is a fact that makes the home unsuitable even at an attractive price.

Test the less exciting details

Think through laundry, storage, exterior upkeep, pets, visiting relatives, noise, delivery access and ordinary weekday routines. A listing's room label does not establish permitted use, septic capacity or whether furniture will fit.

Plan for change

Discuss a job change, PCS, growing or shrinking household, future accessibility needs, an aging roof or a period without rental income. Renting the property later may require lender, insurance, zoning and association review; do not assume it is a guaranteed backup exit.

CINDY'S STRATEGY NOTE

Choose three nonnegotiables. A long list of equal priorities makes tradeoffs harder, not clearer.



Your buyer brief



Complete this page together with every decision maker. Record disagreements before shopping.

Define the purchase before choosing features. • Your location, use, timing and financial limits. • A property search brief to discuss.

Property state, target areas and intended use

Target move date and any immovable deadline

Comfortable monthly ownership limit, not only the loan payment

Available purchase cash / minimum reserve to keep

Three nonnegotiables

Three flexible preferences

Likely holding period and possible next move

Biggest unknown / person who will help resolve it

YOUR NEXT STEP

Do not include account numbers, Social Security numbers or sensitive documents in a shared guide.

The payment is not the full cost

A lender's approval limit and your comfortable ownership budget answer different questions.

Recurring ownership costs

Start with principal and interest. Add estimated property taxes, homeowners insurance, any mortgage insurance, flood or other separate coverage, association dues, utilities and a realistic maintenance reserve. Ask which items will be collected through escrow and which you must pay directly.

Costs can move independently

A fixed interest rate does not freeze taxes, insurance, dues or repair costs. The seller's bill may reflect exemptions or conditions that will not apply to you. New construction tax estimates deserve particular attention if the current assessment reflects land rather than the completed improvement.

Stress test the plan

Try a higher insurance quote, an association assessment and one major repair. Also check the household budget after childcare, transport, medical needs, savings and irregular bills. Do not count an uncertain future raise, refinance or tenant as money already available.

Separate reserves from the down payment

Money left in an account after closing has a different job from money paid to complete the purchase. Ask the lender about required reserves, then choose a separate personal cushion based on the property and your income stability.

CINDY'S STRATEGY NOTE

Bring an ownership budget to the lender, not only a target purchase price.



Sources: **CF1** **CF6** 27 Sep 2026

A complete monthly cost example



ILLUSTRATIVE ONLY • Not a rate quote, tax estimate, insurance quote or approval.

Monthly item	Example
Principal and interest	$2,401.86
Property tax allowance	$330.00
Homeowners insurance	$175.00
Mortgage insurance allowance	$110.00
Association dues	$60.00
Maintenance reserve	$300.00
Utilities allowance	$240.00
Illustrative monthly total	$3,616.86

Loan assumption: $380,000 principal, 30 years, fixed 6.50% annual interest, fully amortizing monthly payments. The principal and interest amount is calculated from those inputs; every other line is an invented planning allowance. Separate flood coverage, special assessments or other needs could increase the total.

Read the difference

The $1,215 difference between principal and interest and the full total represents other ownership and operating allowances. Mortgage insurance and escrow treatment depend on the actual loan. Obtain address specific quotes before removing contractual protections.

CINDY'S STRATEGY NOTE

Replace every allowance with verified figures. This example is not a current market forecast.

Build your ownership budget



Use monthly amounts. Convert annual charges by dividing by 12; do not count escrowed costs twice.

Budget item	Your amount	Verified by / date
Principal and interest		
Property taxes		
Homeowners / separate flood insurance		
Mortgage insurance, if applicable		
HOA / condominium dues		
Maintenance / replacement reserve		
Utilities and recurring services		
Other / known assessment		
Total monthly ownership budget		

Comfortable limit / difference from the total above

What happens if insurance, taxes or repairs cost more?

YOUR NEXT STEP

Track upfront closing costs separately on the purchase cash worksheet.

Cash to close is not all your cash

A deposit is usually credited in the transaction, not an additional down payment charged twice.

Track three separate buckets

First, track funds required to settle the purchase: down payment, loan and closing charges, prepaid items, escrow deposits and approved credits. Second, record outside closing expenses such as inspections, moving, utility deposits and immediate work. Third, protect the cash you intend to retain.

Ask what a credit can actually pay

A negotiated seller credit is not automatically cash back and may not pay every category. Loan rules, actual allowable charges and the contract can limit its use. Obtain a lender review of the proposed concession before building an offer around it.

Document the money trail

Keep deposit confirmations, bank records and the source of transfers. Tell your lender before moving large sums, accepting a gift, borrowing against assets or selling investments. A screenshot of an account value is not the same as verified funds available by the closing deadline.

Reconcile estimates as the deal changes

Recheck cash after a price change, appraisal, rate lock decision, credit, tax proration or repair agreement. The final settlement and loan documents determine actual figures; a guide worksheet cannot replace them.



CINDY'S STRATEGY NOTE

Ask: "What must I bring to closing, what have I already paid, and what will I still have afterward?"

Sources: **CF3** **CF4** 27 Sep 2026

A cash to close example



ILLUSTRATIVE ONLY • Assumes all credits shown are permitted and fully usable.

Purchase / settlement calculation	Amount
Purchase price	$400,000
Less mortgage principal	– $380,000
Down payment	$20,000
Plus remaining closing costs and prepaids	+ $10,500
Less usable seller credit	– $3,000
Less earnest money deposit already paid	– $5,000
Illustrative funds due at closing	$22,500

The $10,500 assumption excludes costs already paid outside closing. The $5,000 deposit is credited once. Loan fees, taxes, insurance, title charges and prepaid items must be replaced with actual estimates; there is no assumed standard fee percentage.

Total resources are a different number

Add the $5,000 deposit, $22,500 remaining closing funds, $1,200 of assumed inspections, $2,500 moving costs and $15,000 retained reserve. This example requires $46,200 of total resources, even though the closing day wire is only $22,500.

CINDY'S STRATEGY NOTE

A lower closing day wire does not mean the entire purchase cost is lower.

Your purchase cash worksheet



Separate paid, still due and retained funds. Obtain an updated lender/settlement estimate.

Line item	Amount	Paid / due / retained
Down payment		
Closing costs + prepaids not already paid		
Less eligible credits		
Less deposit already paid		
Remaining closing funds		
Deposit + other costs already paid		
Moving / initial work still due		
Reserve to keep after closing		
Total resources needed		

Source of each account / transfer approval / availability date

Unverified costs or restrictions to resolve

YOUR NEXT STEP

Do not combine lender required reserves with spending money unless the lender confirms their treatment.

Preapproval: ask what was reviewed

"Prequalified" and "preapproved" are not universal guarantees. Ask the lender to describe the actual work completed.

Build a complete underwriting conversation

Discuss income type, employment changes, debts, support obligations, ownership plans, citizenship/residency documentation where relevant, and sources of down payment and reserves. Commission, self employment, rental and variable income need a lender's analysis, not a guess based on gross deposits.

Request a written conditions list

Ask what remains: income and asset verification, appraisal, title, insurance, property eligibility, condominium approval or sale of another home. Confirm the expiration and update requirements for the preapproval and the price/payment assumptions behind it.

Know when to request a Loan Estimate

For a covered mortgage, six application items trigger the Loan Estimate process: your name, income, Social Security number for a credit report, property address, estimated property value and requested loan amount. A lender cannot require verification documents such as pay stubs as a condition of providing that estimate.

Protect approval while shopping

Check with the lender before changing jobs, opening credit, cosigning, financing furniture, making large transfers or changing business income practices. Respond promptly to secure requests. Never omit a debt or describe investment occupancy as a primary residence.

CINDY'S STRATEGY NOTE

A Loan Estimate is a disclosure, not final credit approval.



Sources: **CF2** **FN3** 27 Sep 2026

Compare loan paths, not slogans



Ask at least one lender to explain the realistic options for your borrower profile and property.

Loan path	What to compare
Conventional	Down payment, mortgage insurance, reserves, property type and total cost. Not every conventional loan requires 20% down.
FHA insured	Eligibility and property standards; upfront and ongoing mortgage insurance. Compare total cost, not only the down payment.
VA backed	Service eligibility and lender qualification, occupancy, funding fee or exemption, and the property. No down payment may be possible; closing costs still exist.
USDA guaranteed	Household income and eligible rural address tests, occupancy, fees and lender qualification. Qualifying 100% financing is not approval for every rural looking property.
Jumbo / renovation / portfolio	Lender specific reserves, draws, repairs, appraisal and completion rules. A different product may also change timing and acceptable property condition.

This is a comparison framework, not a recommendation of one loan. VA purchase loans generally do not require monthly mortgage insurance. Programs, guarantees and lender overlays are distinct; confirm current terms before you commit.

CINDY'S STRATEGY NOTE

Ask for a equivalent comparison: same price, down payment, lock period and intended closing date.

Sources: **HU1 VA1 VA2 US1** 27 Sep 2026

Rates, points and temporary buydowns

A headline payment can hide a more expensive or less flexible loan.

Compare the same date and assumptions

Compare interest rate, APR, loan term, points, lender fees, credits, mortgage insurance and cash to close. APR includes certain financing costs but is not a substitute for reviewing the actual dollar charges and your likely holding period. Ask which charges are lender controlled and which are estimates for other providers.

Calculate a simple breakeven

Hypothetical example: paying $4,000 more upfront to save $100 per month produces a simple 40 month breakeven ($4,000 ÷ $100). That shortcut ignores investment returns, taxes and balance differences; it is a starting question, not proof the option is better. A sale or refinance sooner than expected changes the tradeoff.

Temporary relief is not the permanent payment

For a temporary buydown, request the payment schedule, source of subsidy, qualification basis and treatment of unused funds. Budget against the full ongoing payment. A promised future refinance depends on future credit, value, rates, costs and program availability.

Put the lock in writing

Confirm whether the rate is locked, what expires when, what an extension costs, and what happens if construction or the sale of your current home is delayed. Do not treat an unlocked illustration as a committed price.

CINDY'S STRATEGY NOTE

"Lower rate" and "lower total cost" are not interchangeable.



Sources: **CF3** 27 Sep 2026

Compare two lenders



Ask both lenders to use the same purchase and closing assumptions. Keep the actual Loan Estimates.

Compare	Lender A	Lender B
Loan type / amount / term		
Rate / APR / lock expiration		
Points + lender controlled charges		
Lender credits / seller credits		
Mortgage insurance / program fees		
Estimated payment with escrow		
Cash to close / required reserves		
Outstanding conditions / timing		
Contact for a time sensitive issue		

Which option fits my expected holding period, and why?

Items that were not quoted on the same basis

YOUR NEXT STEP

The lowest early estimate may simply omit a cost. Ask for the reason behind each material difference.

Gifts, investments and digital assets



An asset can have value and still be unusable for this loan or unavailable by the needed date.

Gifts and large deposits

Ask the lender which donors and transfers are acceptable, what documentation is required and whether repayment is prohibited for funds characterized as a gift. Keep the ownership trail. Do not deposit cash or shift money between accounts to make the file appear simpler.

Retirement money

Fannie Mae permits certain vested, accessible retirement funds under its verification rules; reserve funds do not necessarily have to be withdrawn. That does not establish that a withdrawal or plan loan is tax efficient. Have the plan administrator and tax adviser explain access, taxes, penalties, repayment and the effect of leaving employment.

Crypto funded purchases

Under Fannie Mae's virtual currency guidance, usable funds must be converted to U.S. dollars, held in a U.S. or state regulated financial institution and verified with a source trail before closing. Direct virtual currency is not permitted for the sales contract deposit under that guidance. Other programs and cash settlements have different requirements.

Protect the transaction

Before liquidating an asset, confirm net proceeds after taxes/fees, transfer time and lender/settlement acceptance. Never send wallet credentials or seed phrases. A crypto friendly discussion is not a promise of anonymous settlement, tax avoidance or an accepted funding method.

CINDY'S STRATEGY NOTE

Get approval of the funding route before making a nonrefundable commitment.

Sources: **FN1** **FN2** **IR3** 27 Sep 2026

Read the buyer agreement before touring

The practical question is: who represents you, for what work, for how long, and on what payment terms?

Make the agreement specific

Review the covered area/property types, services, exclusivity, duration, cancellation terms, any protection period and the circumstances in which compensation is owed. Ask what happens with a builder, FSBO, property you already identified or another agent's listing.

Treat compensation as a negotiated term

There is no government set standard commission. Understand the agreed amount or method and what you would owe if another party contributes less or nothing. A proposed seller payment is negotiable and not assured. Avoid conflicting or overlapping representation commitments.

Separate practice rules from state law

NAR practice changes require written buyer agreements before touring for covered participants working with a buyer. Attending an open house independently is different. The next page explains the state's brokerage framework; a disclosure form and a service contract are not necessarily the same document.

Ask about conflicts

Ask what representation is offered if both sides work with the same brokerage, what information stays confidential and what consent is required. Do not share a maximum price or negotiation limit until you understand the relationship.



CINDY'S STRATEGY NOTE

Ask Cindy to walk through the actual agreement, not a verbal summary of what it supposedly means.

Sources: **NR1** **NR2** **NR3** 27 Sep 2026

Georgia: know the relationship

GEORGIA PROPERTY TRANSACTIONS • Review the actual brokerage documents before sharing negotiation limits.

A client relationship is a written engagement

Georgia's BRRETA framework distinguishes an agency client from a customer receiving limited, nonagency assistance. GREC explains that a brokerage engagement is a written contract. It addresses representation, compensation, confidentiality and possible conflicts; merely speaking with an agent does not answer all of those questions.

Clarify same brokerage situations

Ask how the brokerage handles designated or dual agency, what consent is needed and which licensee owes you which duties. Different arrangements affect advocacy and confidential information. Do not assume that the person conducting a tour or handling paperwork is your individual representative.

Review duration and payment

Read expiration, cancellation, exclusivity and any post termination obligations. Understand what compensation is earned, when it becomes due and whether another party's contribution changes your obligation. Obtain a signed copy and written clarification of any special arrangement.

Your practical next step

Ask for a buyer engagement review before agent assisted tours. Tell Cindy about any agreement already signed with another brokerage.

CINDY'S STRATEGY NOTE

A state disclosure explanation is not a substitute for reading your signed engagement.



Sources: **GA1** **GA2** **NR1** 27 Sep 2026

Georgia: condition and due diligence

Do not confuse an “as is” label, a disclosure form or an agent’s explanation with an independent investigation.

Ask for facts and supporting records

Georgia brokerage law requires disclosure of certain actually known adverse material facts. GREC explains that required disclosures cannot be suppressed simply because a client would prefer otherwise. Seller obligations, broker duties and a buyer’s diligence are distinct legal questions; a form does not settle them all.

Build specific questions around this home

Ask about water entry, roof leaks, drainage, structural movement, repairs, insurance claims, pests, permits, septic systems and unresolved association issues. Request relevant invoices, warranties and reports. “Unknown” is not a clean bill of health. A favorable answer does not replace inspection.

The contract controls your investigation rights

Identify the inspection or due diligence deadline, termination mechanism, required notice delivery, deposit provisions and any separate financing/appraisal rights. Do not import another state’s form or assume every Georgia contract gives the same number of days. Resolve uncertainty with counsel before signing or allowing a deadline to expire.

Before proceeding

Get enough time and access for specialist follow up. Ask counsel about an as is provision or a missing disclosure before accepting the risk.



CINDY’S STRATEGY NOTE

An attractive price does not compensate for a risk you have not understood.

Sources: **GA1** **GA6** **CF7** 27 Sep 2026

Georgia: the closing team



Identify the Georgia closing attorney early, not at the point when signatures or funds are already due.

Closing is more than notarizing signatures

The Georgia Supreme Court approved guidance requiring a lawyer conducting a real estate closing to take responsibility for the transaction's legal closing work rather than acting only as a witness. Confirm who will examine title, prepare/review documents, handle funds and recording, and coordinate any permitted remote process.

Ask whose interests the attorney represents

A closing attorney's involvement does not necessarily mean the attorney is your personal advocate on every negotiation or dispute. Ask about the engagement, any conflicts and whether separate legal advice is needed for your ownership structure, contract concern, divorce, estate, trust or tax issue.

Clear title and signing questions before the deadline

Disclose name changes, deceased owners, divorce orders, trusts, entities, judgments, unreleased liens, pending disputes and proposed powers of attorney early. Ask what original or certified documents are needed. A deed name, mortgage borrower and person receiving proceeds can represent different legal roles.

Plan the actual handoff

Obtain written instructions for identification, signing, funds and possession. Confirm whether keys are released after signing, funding, recording or another contractual event. Do not schedule an irreversible move on the assumption that an appointment time equals completed settlement.

CINDY'S STRATEGY NOTE

For remote signing or a power of attorney, obtain lender and closing attorney approval in advance.

Sources: **GA3** **CF4** **CF5** 27 Sep 2026

Georgia Dream: verify the exact product

A program name is the beginning of a lender conversation, not a promise of eligibility, a grant or a particular rate.

Use DCA's current program information

Georgia's Department of Community Affairs publishes several Georgia Dream mortgage products. Product names, qualifying groups, loan types, purchase price/income limits, assistance structures and funding availability differ. Do not treat a headline for one product as the rules for the entire program family.

Ask how assistance is structured

Request the first mortgage quote and the assistance documents together. Identify any second lien, interest, monthly payment, deferred repayment, forgiveness condition and payoff due on sale, refinance or occupancy change. Compare the complete loan with a realistic alternative without assistance.

Test the property and timeline

Ask an approved participating lender about borrower eligibility, education, property requirements, reservation/lock dates and documentation. Verify who is responsible for each step and what happens if the contract closing date changes. Do not rely on an old social media rate graphic.

How this affects your transaction

Have eligibility and the usable assistance amount evaluated before relying on it for the offer or closing cash.



CINDY'S STRATEGY NOTE

Use current written lender terms. This guide intentionally does not advertise a changing program rate or funding amount.

Sources: **GA5** 27 Sep 2026

Georgia taxes: do not copy the old bill

The seller's tax history is useful evidence, but not a guaranteed forecast of the buyer's ownership cost.

Verify the county and municipality

Identify the parcel, assessment, applicable taxing jurisdictions, exemptions and any special charges. A mailing city name may not match city limits. Ask the county tax offices to explain assessed value, exemptions and the bill relevant to the ownership change.

Homestead requires your own eligibility review

Georgia DOR's general homestead guidance uses ownership and legal residence on January 1. State and local exemptions differ. Apply through the appropriate county office; confirm the current deadline and any filing opportunity connected to the assessment notice appeal window. Do not assume that a prior owner's exemption simply transfers.

Separate settlement proration from the future bill

A tax credit or charge on a closing statement allocates responsibility under the contract; it is not a new tax exemption. Ask which bill or estimate was used, whether a later adjustment is contemplated, and who will pay an outstanding bill. New construction and reassessment can make old figures especially misleading.

Record the answer

Keep the parcel number, county contact, filing confirmation and next notice date. Homeowners should monitor the assessment even when the lender escrows payments; the lender does not necessarily apply for an exemption on the owner's behalf.

CINDY'S STRATEGY NOTE

Ask for an estimated ownership year tax cost, not only the last annual bill.



Sources: **GA4** 27 Sep 2026

Your Georgia verification file



Keep this short file of address specific evidence. It belongs beside the contract, not scattered across texts.

Confirm	Evidence to obtain
Property and authority	Exact parcel, legal description, owner names and authority of every signer.
Jurisdiction and intended use	County/city limits, zoning, permits and restrictions affecting your planned use.
Public services	Address specific school assignment, utility availability and reliable service information.
Physical and financial risk	Inspection follow up, title/survey review, insurance quote, tax and association information.
Closing and money	Verified attorney contact, expected funds, signing requirements and possession trigger.

Protect identity and funds

Use the independently verified closing office's secure channel for identification and sensitive records. Fraud screening may require proof of ownership or authority. This guide does not import Alabama's conditional seller ID statute into Georgia; verify the requirements applicable to the Georgia transaction.

Do not act on emailed changes to wiring or proceeds instructions without a separate verification call to a previously confirmed number. The same discipline protects a buyer's deposit and a seller's proceeds.

CINDY'S STRATEGY NOTE

Record who verified each material fact, how, and on what date.

Sources: **GA6** **CF5** 27 Sep 2026

Research the exact address

A city name, ZIP code or listing description is not enough to establish how a property will function.

Verify the jurisdiction and permitted use

Identify county and municipal boundaries, parcel information, zoning and any recorded restrictions. Ask the appropriate authority about an accessory unit, home business, future addition, outbuilding or rental plan. An existing structure or listing claim does not establish approval.

Test the daily routine

Drive the commute at your actual travel time and check the real entrance or gate. Visit at different times to observe noise, traffic, lighting and drainage. Confirm parking, delivery access, internet at the street address and cellular reception inside the home.

Choose your own community criteria

Use official school assignment tools and contact the district for address verification and any program requirements. Review objective public resources for services, development and hazards. Do not substitute “good schools,” demographic assumptions or a “safe neighborhood” label for your own research.

Keep a verification log

For every material point, record the source, date, person contacted and any unresolved qualification. Public maps can be approximate; a parcel viewer is not a boundary survey. Future development or reassignment can change today’s conditions.

CINDY’S STRATEGY NOTE

Ask Cindy for a property comparison based on your stated criteria, not assumptions about who belongs in a community.



Sources: **HU2** 27 Sep 2026

Touring is screening, not inspection

Use a tour to identify questions and suitability. Leave diagnosis and safety assessment to qualified specialists.

Look beyond presentation

Observe drainage patterns, stains, odors, cracks, floor slope, window condition, attic access, roof age clues and mechanical equipment labels. Photograph only with permission. Fresh paint, a dehumidifier or an empty disclosure response is a reason to ask a question, not proof of a defect.

Inspect the fit

Measure usable rooms, doorways, vehicle clearance and storage. Count functional bathrooms and bedrooms, then verify permits and septic capacity when relevant. Note stairs and maintenance demands. Cosmetic updates are different from structural, electrical or moisture concerns.

Avoid unsafe experiments

Do not climb a roof, open electrical panels, enter hazardous crawlspaces or operate unfamiliar equipment to “test” it. Ask for professional evaluation. A general home inspection also has scope limitations; it is not a guarantee against hidden defects.

Leave with a decision

Classify the property as a likely fit, possible fit needing evidence, or unsuitable. Write the three most important unresolved issues and the person who can investigate each. This makes the next tour useful rather than just memorable.



CINDY’S STRATEGY NOTE

A beautiful kitchen cannot answer an insurance, title, drainage or budget question.

Sources: **CF7** 27 Sep 2026

Compare properties with evidence



Complete the same criteria for each address. Do not assign a “pass” to an item that has not been verified.

Criterion	Property A	Property B
Address / price / intended use		
Monthly cost / cash required		
Condition / near term replacements		
Insurance and flood review		
Association / rental restrictions		
Commute / parking / access		
School assignment / services		
Title / survey / permits		
Unresolved question / deadline		

Which property best fits the nonnegotiables, and why?

What evidence is still required before an offer or contingency decision?

YOUR NEXT STEP

A lower price does not automatically mean lower total risk or ownership cost.

Title, survey, access and ownership

A clear looking property is not the same as a clear legal interest.

Read the title work with the right professional

Ask who owns the property, which liens must be released, and which recorded restrictions, easements or exceptions remain. Discuss the difference between the lender's title policy and an owner's policy, available coverage and exclusions. Do not assume every physical or boundary problem is insured.

Decide whether a survey is needed

Ask a surveyor and closing professional about boundary evidence, encroachments, fences, structures, setbacks and access. A county tax map or old sketch may not answer where a new improvement can lawfully go. Waterfront, acreage and unusual lots deserve particular care.

Test the right to use what you see

Confirm legal and practical access, private road maintenance, shared driveway terms, utility easements and any off site dependency. A road, dock, path or gate that appears available may not be owned or transferable with the house.

Choose the ownership structure deliberately

Ask counsel about vesting, shared ownership, inheritance and entity/trust questions; ask the lender before changing the buyer or title holder. Putting someone on a deed does not necessarily release another person from a mortgage. Resolve authority and identity discrepancies early.



CINDY'S STRATEGY NOTE

Do not remove title or survey protections until the relevant questions are resolved.

Sources: **CF4** 27 Sep 2026

HOAs, condominiums and townhomes

The association's documents and finances are part of the property decision, not paperwork for the last week.

Know the legal form

A townhome describes a building style; it does not by itself tell you whether ownership is condominium or fee simple. Ask what you own, what the association maintains, what insurance you need and whether the lender must review the project as well as your finances.

Get the complete package

Request current covenants, rules, amendments, budget, financial information, insurance details, assessment notices and relevant meeting records. Ask about litigation, major planned work, reserve adequacy, transfer/initiation fees and any unpaid account balance or violation.

Check the rules that affect your use

Review rentals, minimum lease terms, caps or waiting lists, pets, parking, exterior changes, signs, fences and business use. A seller's permission or grandfathered status may not transfer. Get an answer from the appropriate authority and retain it in writing.

Separate cost from financing eligibility

An affordable monthly due does not prove the project is financially sound or acceptable to a particular lender. Ask about special assessments, master policy deductibles and lender review before relying on a closing date. The contract determines your document review protections.

CINDY'S STRATEGY NOTE

Ask what major costs could arrive after closing, not only what the monthly dues are today.



New construction: compare the full package



The base price is only one part of the decision. Obtain the full contract and cost schedule before committing.

Representation and registration

Speak with Cindy before visiting a sales center or registering online; builders may have their own registration and representation policies. The builder's sales representative works within the builder's sales process. Clarify your own representation rather than assuming it is included.

Compare incentives on a common basis

Record the base price, lot premium, design upgrades, structural options, allowances, deposits and closing costs. Compare any preferred lender incentive with a competing loan's full cost. A credit may be conditional, limited to specific charges or tied to a particular closing deadline.

Read the risk allocation

Ask counsel about deposit refunds, completion estimates, delay provisions, material substitutions, change orders, dispute resolution, inspection access and termination rights. A promotional "move in date" may not be a contractual guarantee.

Verify what is delivered

Clarify landscaping, fencing, blinds, appliances, drainage, utilities, internet, mailbox and association obligations. Ask how the completed property will be assessed and insured. Plan independent inspections allowed by the contract, a documented punch list and warranty follow up.

CINDY'S STRATEGY NOTE

Do not spend the same incentive twice in your cost comparison.

Sources: **CF3** **CF7** 27 Sep 2026

Your new construction cost comparison



Compare written quotes and contracts, not model home impressions. Label incentives that are conditional.

Compare	Builder / home A	Builder / home B
Base price + lot premium		
Structural + design selections		
Items excluded from delivery		
Deposits / refund conditions		
Lender quote + incentive conditions		
Estimated taxes / HOA / insurance		
Inspection access / warranty		
Completion window / delay risk		
Total cost and unresolved items		

What must be in a signed addendum before I proceed?

Inspection / punch list / warranty follow up dates

YOUR NEXT STEP

A builder warranty is not a substitute for an independent inspection or a contract review.

Acreage, wells, septic and lake property

Special features create special investigations. Match the specialist and records to the property.

Water, waste and usable land

For wells, ask about supply, testing, equipment, rights and maintenance. For septic, obtain permit, capacity, location, service and inspection information from the appropriate authority and qualified provider. Bedroom marketing and actual permitted wastewater capacity may differ.

Access and future improvements

Review road status, maintenance agreements, easements, setbacks, topography and buildable area. Ask about drainage, wetlands, soil conditions and utilities before assuming a pool, addition, workshop or second dwelling is feasible. Get written feasibility information before committing to a use that drives the purchase.

Waterfront is not the same as permitted water access

Identify shoreline ownership, dock and shoreline permits, transfer conditions, access rights, setbacks and any governing agency or utility. Water levels, erosion and flood exposure should be evaluated for that address. Do not assume the dock or permit is included simply because it appears in photos.

Price the obligations

Add servicing, repairs, road costs, vegetation management and separate insurance needs to the ownership plan. A rural location or attractive view does not establish financeability, insurability or a legal development right.



CINDY'S STRATEGY NOTE

Have the appropriate authority confirm the intended use, not just the existing appearance.

Sources: **FL1** **FL2** 27 Sep 2026

Insurance and flood: investigate before waiving



Insurability can affect affordability and the ability to close. Obtain an address specific quote early.

Ask what the policy really covers

Give the insurer accurate roof age, condition, prior use information, planned occupancy and special features. Compare replacement cost assumptions, deductibles, exclusions, roof settlement terms and separate coverages. A low premium with a large deductible or limited coverage may not fit your risk tolerance.

Mapped risk is only one part of flood risk

Review the FEMA map and local drainage/history information. NFIP explains that flooding can occur outside high risk mapped areas, and standard homeowners insurance generally does not cover flood damage. A lender not requiring flood insurance is not a finding of zero flood exposure.

Check timing and availability

NFIP policies generally have a 30 day waiting period, with exceptions including qualifying loan related purchases. Private flood policies can differ. Ask the insurer which rule applies and the actual effective date; do not wait for a storm forecast or the final day to investigate coverage.

Make the decision while protections remain

Discuss unresolved roof, water, claims history, vacancy or coverage issues with the lender and advisers. Record premiums and deductibles in the monthly budget and ask whether needed repairs must be completed before binding coverage or closing.

CINDY'S STRATEGY NOTE

Ask for the actual premium, deductible, exclusions and effective date, not only a statement that coverage is available.

Sources: **CF6** **FL1** **FL2** **FL3** 27 Sep 2026

Build an offer beyond the price

A purchase offer is a package of money, timing, conditions and risk allocation.

Start with current alternatives

Review genuinely comparable closed sales, active competition, pending activity where available, condition, location and concessions. Asking prices show competition, not completed value. Price per square foot is a screening tool, not a complete valuation method.

Negotiate the full structure

Address deposit, financing, inspection/due diligence, appraisal, title, survey, included items, seller credits, closing date and possession. Define who pays specific charges and what happens if a condition is not met. Side conversations should not be treated as enforceable contract terms.

Avoid emotional disclosure

Focus on transaction terms rather than personal letters or information about protected characteristics. Treat other offers as information to verify, not a reason to abandon your payment limit. Know your maximum before a deadline arrives.

Price the risk before removing protection

A larger deposit, accelerated investigation period or appraisal gap promise may strengthen an offer while exposing more of your cash. Ask exactly what you could lose and what evidence is missing. Do not waive an important protection simply because it appeared in another buyer's offer.



CINDY'S STRATEGY NOTE

The strongest offer for you is one you can perform without accepting risks you do not understand.

Sources: **HU2** 27 Sep 2026

Appraisal gaps: do the cash calculation



An appraisal is a valuation for the lending decision. It is not a home inspection or a promise of future resale value.

A gap changes the financing math

Assume a $400,000 purchase and financing at 80% of the lesser of purchase price or appraised value. With a $400,000 appraisal, the loan would be $320,000 and the price funded cash contribution $80,000. If the appraisal is $380,000, the assumed loan falls to $304,000 and that contribution becomes $96,000.

Illustrative change	Amount
Original cash toward price	$80,000
Revised cash toward price	$96,000
Additional cash in this example	$16,000

The appraisal is $20,000 below the price, but additional cash is $16,000 under this specific 80% financing assumption. Closing costs, loan eligibility and reserves are excluded. Other down payments, loan structures or renegotiated prices produce different results.

Read the obligation and the exit

Ask the lender to recalculate your exact loan and cash requirement. Ask counsel how the appraisal contingency, financing clause and any gap commitment interact. A low appraisal does not automatically cancel every contract or force the seller to reduce the price.

CINDY'S STRATEGY NOTE

Never promise an appraisal gap without verifying both available cash and the contract's actual language.

Sources: **CF7** **CF3** 27 Sep 2026

Contingencies: protection with deadlines



A contingency is useful only when you understand its trigger, deadline, required action and remedy.

Protection to discuss	Question to resolve
Inspection / due diligence	What investigations and termination or repair negotiation rights exist, and how must notice be delivered?
Financing	What approval must be obtained, by when, and what happens if it is denied or conditions change?
Appraisal	Is there a valuation condition, a gap commitment or a separate loan approval issue?
Title / survey / documents	Which objections may be raised and who has time to cure them?
Sale of current home	What events must occur, what evidence is required and can the seller continue marketing?
Insurance / special feasibility	Does the agreement address the particular risk or intended use that matters to you?

The availability and effect of each protection depend on the actual agreement. There is no universal “three day cooling off” right for an ordinary home purchase. Do not rely on a generic internet form to create rights that are missing from your signed contract.

CINDY’S STRATEGY NOTE

Have counsel resolve ambiguous cancellation or deposit language before the deadline, not after it.

Your offer decision sheet



Record the deal you are willing and able to perform. Use the actual contract for legal terms.

Define the terms before signing an offer. • Property evidence, financing and priorities. • Terms and risks to discuss with your team.

Property / offer price / maximum comfortable price

Deposit amount, holder and due date

Loan type / down payment / lender reviewed credits

Inspection, financing and appraisal protections

Included items and specific written promises

Closing window / possession / current home dependency

Risk accepted and cash available for that risk

Unresolved contract question / counsel or lender response

YOUR NEXT STEP

Do not sign with a material blank or an assumption that a verbal promise will be added later.

Run a deadline ledger



Write the calendar date, time zone, responsible person and evidence, not simply “inspection due.”

Milestone	Date / time	Owner / proof
Deposit delivered and acknowledged		
Inspection / specialist work completed		
Inspection or termination notice delivered		
Financing / loan application requirement		
Appraisal / gap decision		
Title / survey / HOA review deadline		
Insurance bound / lender conditions		
Closing Disclosure / final figures		
Walkthrough / funding / possession		

The contract may define days, notice delivery, holidays and extensions differently from a normal calendar. Confirm receipt of notices through the required method. An email requesting more time is not the same as a signed extension.

Critical issue / backup plan / next action

YOUR NEXT STEP

Escalate an unresolved item before its deadline. Do not let silence become an unintended decision.

Inspect, then investigate the findings

A general inspection helps identify concerns. Some findings need a different specialist or records review.

Understand the scope

Ask the inspector about qualifications, written scope, exclusions, inaccessible areas, report delivery and follow up. Attend when practical. Confirm whether separate services are needed for structural issues, roof, pests, septic, well, sewer, radon, moisture, pools or other property specific risks.

Sort the report by decision value

Separate immediate safety concerns, active damage, expensive near term replacements and routine maintenance. Ask what additional investigation would materially change your decision. A lengthy list does not mean every item has the same significance.

Get real evidence before negotiating

Request written specialist opinions and realistic quotes where appropriate. Ask whether a repair requires a permit, licensed contractor, lender approval or reinspection. Do not let a low verbal estimate substitute for a scoped repair proposal.

Check the federal lead requirement

For most housing built before 1978, federal rules require known lead information and records, the approved pamphlet and lead warning/acknowledgment language before the buyer is obligated. Buyers receive a 10 day lead evaluation opportunity unless the parties agree in writing to a different period or the buyer waives it. Review the actual disclosure and contract timing.

CINDY'S STRATEGY NOTE

A seller's disclosure, appraisal and home warranty each serve a different purpose from an inspection.



Sources: **CF7** **EP1** 27 Sep 2026

Negotiate repairs without losing the objective

Choose among repair, credit, price adjustment, further investigation or termination where the contract permits.

Compare the practical outcome

A repair before closing may be essential for insurance or loan eligibility. A credit may preserve flexibility but must be permitted by the lender and contract. A lower price may not provide cash for an immediate repair. Calculate how each option affects both cash and performance risk.

Describe a repair clearly

Address scope, responsible professional, permits where required, completion date, receipts, transferable warranties and verification. “Fix the roof” is less useful than a defined scope from an appropriate contractor. Do not rely on an undocumented promise to finish after closing.

Stay within the contract

Ask whether the agreement gives a right to request repairs, terminate or negotiate, and which deadlines apply. Sending a repair request may not stop a termination clock. An unsigned draft does not establish a new obligation.

Decide deliberately

Return to the property’s suitability, total cost and risks. You can accept an older component knowingly without pretending it is new. But do not accept an unresolved structural or water issue merely because moving arrangements are inconvenient.



CINDY’S STRATEGY NOTE

Every agreement should explain who does what, by when, and how completion is verified.

Sources: **CF7** **CF4** 27 Sep 2026

Before you sign: figures, funds and documents

Protect the review time. Signing pressure is not a reason to ignore a discrepancy.

Review the Closing Disclosure

For most covered mortgages, the borrower must receive the Closing Disclosure at least three business days before consummation. Compare it with the latest Loan Estimate: rate, term, payment, points, credits, cash to close and closing charges. Not every change restarts the waiting period; ask the lender how a specific correction affects timing.

Read the other documents

Request the note, security instrument, deed and applicable title or settlement information early enough to ask questions. Confirm legal names, vesting, included loan terms and any unusual obligation. The closing professional should explain who can answer a legal or lending question.

Verify money independently

Use a previously confirmed telephone number to verify recipient, bank and instructions. Do not rely on a changed email, attachment, text or caller ID. Confirm receipt. For suspected fraud, contact your bank immediately and report it; speed matters, and recovery is not guaranteed.

Do not treat a wire as completion

Verify lender conditions, all signatures, settlement authorization and the contractual possession trigger. A scheduled appointment, completed wire and recorded ownership are different events. Keep copies of final documents and secure confirmations.

CINDY'S STRATEGY NOTE

Stop and verify any unexpected change to wiring instructions, even in a familiar email thread.



Sources: **CF4** **CF5** 27 Sep 2026

Final walkthrough and possession

Use the walkthrough to confirm the agreed condition and handoff, not to replace an inspection.

• Check that agreed repairs are complete and the supporting receipts, permits or warranties are available. Arrange specialist verification when the scope requires it.

• Confirm included appliances, fixtures and other personal property remain. Note damage, debris, missing items or changed conditions since the inspection.

• Confirm utilities needed for agreed testing remain on, and discuss any shutdown or weather related concern with the relevant professional.

• Verify keys, remotes, gate access, alarm information, mailbox access and relevant manuals. Plan secure credential resets after possession.

• Check any occupancy agreement: permitted occupants, end date, insurance, deposit, utilities, damage responsibility and remedy for failure to leave.

• Do not move belongings in, release disputed issues or assume access before the contractual possession event without a documented, professionally reviewed arrangement.

When something is wrong

Document it promptly and notify the transaction team before closing. Ask counsel/lender about the options and any required written agreement. A casual promise that the parties will “work it out later” is not the same as a defined remedy.



CINDY’S STRATEGY NOTE

Confirm possession, not just a date on the calendar.

Your first 90 days of ownership

The purchase ends with closing. The ownership plan starts there.

01. At possession
Secure access, change appropriate credentials, locate shutoffs and review emergency procedures. Document the condition and confirm active insurance and utilities.

02. First month
Organize deed, settlement, loan, title, inspection and warranty records. Register eligible warranties and calendar service needs. Apply for relevant exemptions through the proper office rather than assuming they transfer.

03. Months two and three
Review actual costs against the budget. Prioritize safety and active damage issues before cosmetic spending. Start a maintenance log and replacement reserve for major systems.

04. Before important dates
Monitor tax/assessment notices, escrow changes, association meetings and warranty deadlines. Notify the lender/insurer before a material change in occupancy or rental use.

Be cautious with unsolicited “deed copy,” mortgage protection or warranty invoices that resemble official bills. Verify the sender and whether the service is actually required. Keep original records secure and share only what a verified recipient needs.

CINDY’S STRATEGY NOTE

Keep enough liquidity for the home you bought, not just the improvements you hope to make.



Sources: **CF1** 27 Sep 2026

Buying and selling at the same time

Coordinate three events: your sale proceeds, your purchase funding and the right to occupy.

Do not assume same day funds

Ask both closing teams about funding, disbursement, recording and bank cutoffs. A sale appointment does not guarantee money is immediately available for another closing. Build a documented contingency and temporary housing plan around the actual sequence.

Compare the available routes

Selling first can clarify proceeds but may require temporary housing. Buying first can simplify moving but may require qualifying with both obligations and enough cash. A sale contingency, bridge product, recast or other financing strategy has its own requirements and risks; obtain lender approval rather than relying on a label.

Remote and military moves

Coordinate duty/report dates, travel, temporary lodging, household goods schedules and inspection access. Verify any power of attorney with the lender and closing professional early. Military orders do not automatically erase every signed purchase contract obligation; obtain qualified legal advice for a specific conflict.

Keep a backup that can actually work

Choose a storage, lodging and funds delay plan before a delay occurs. Do not waive property protections just to force a moving date. A written occupancy arrangement may help, but must be reviewed for liability, insurance and enforcement.



CINDY'S STRATEGY NOTE

Use the seller guide for the property you are selling and the buyer guide for the state where you are buying.

Sources: **CF4** 27 Sep 2026

Investment and small multifamily purchases



Underwrite the income and operating obligations. Do not buy only a projected return.

Verify the inputs

Request leases, rent roll, actual collections, deposits, expenses, utilities, taxes, insurance, maintenance and capital work. Ask which costs the owner performs without paying a vendor. Confirm zoning, unit legality, rental restrictions, permits and the treatment of existing tenants before committing.

Distinguish operating income from cash flow

Illustrative annual example: $36,000 scheduled rent minus $1,800 vacancy allowance and $10,200 operating expenses equals $24,000 net operating income. Subtract $18,000 debt service to get $6,000 before income tax and capital replacements. A $4,000 capital reserve reduces the remaining cash to $2,000.

Stress test the result

Model a vacancy, higher taxes/insurance, a nonpaying tenant and a major repair. Do not count appreciation or refinancing as guaranteed. Loan treatment for owner occupied small multifamily, second homes and investment property differs; represent the occupancy accurately.

Get specialized help

Discuss leases, deposits, notice duties and transaction structure with counsel; discuss entity/tax issues with the appropriate adviser. Commercial and larger multifamily assets need a separate analysis, not a residential worksheet stretched to fit.

CINDY'S STRATEGY NOTE

The $2,000 example is arithmetic, not a projection for any listed property.

Questions that improve your decisions

Use the answers to identify a next step. Do not accept a vague reassurance where a document or calculation is available.

Ask Cindy

- What evidence supports this price, and which comparable properties are meaningfully different?
- Which contract protections address my biggest risks?
- What should be verified with a specialist rather than assumed from the listing?
- How will we track decisions, notices and time sensitive issues?

Ask the lender

- What has been verified, and what conditions remain?
- How much cash is needed, which credits are usable, and what reserves remain?
- How would a low appraisal, higher insurance cost or delayed closing change this approval?

Ask the closing professional and specialists

- Who is your client, and where do I need separate legal advice?
- Which title, authority, survey or access issue is still unresolved?
- What is outside your inspection or insurance scope?
- What exactly must happen before funds are released and I receive possession?



CINDY'S STRATEGY NOTE

Keep important answers with the document or report that supports them.

Buyer questions, answered

These are starting answers. Your contract, loan and property can change the result.

Do I need 20% down?

Not for every loan. Compare options for your profile, including mortgage/program insurance, reserves and total cost. A smaller down payment may preserve cash but change the ongoing payment.

Is an appraisal a clean bill of health?

No. It primarily supports the lender's valuation decision. Use an independent inspection and appropriate specialists for condition questions.

Can I get out if the inspection is bad?

That depends on the signed contract, notice and deadline. A concerning report does not automatically create a termination right that the agreement does not provide.

Can a seller pay my closing costs or representation fee?

You may negotiate a request, but payment is not guaranteed. Have the lender and transaction team confirm allowed amounts, categories and how the agreement addresses any shortfall.

Should I wait for rates or prices to fall?

No guide can promise a better future market. Compare your current alternatives, time horizon, affordability and risk capacity. Do not buy a payment you cannot sustain based on a predicted refinance.

CINDY'S STRATEGY NOTE

A clear "not yet" can be a better decision than forcing a purchase that does not fit.



Sources: **CF1** **CF7** **NR2** 27 Sep 2026

Plain language buyer glossary



Use these distinctions when reading estimates, contracts and reports.

Term	What it means for planning
Principal and interest	The loan repayment component, not the entire cost of owning the home.
Escrow account	An account used to collect/pay specified charges, often taxes and insurance; not all costs are escrowed.
Earnest money	A contract deposit. Credit, release and possible forfeiture depend on the agreement and applicable rules.
Contingency	A contractual condition with specific requirements and consequences, not a universal right to cancel.
Appraisal / inspection	Value analysis for financing versus a condition review within the inspector's scope.
Title / deed / mortgage	Rights and interests; the conveyance document; and a debt/security arrangement. These are not interchangeable.
Prepaids / closing charges	Payments for future periods or reserves versus transaction charges; estimates must show what is included.
Concession / credit	A negotiated contribution, subject to applicable contract and loan limitations.

CINDY'S STRATEGY NOTE

Ask for the meaning of a document term before agreeing to its consequences.

Sources: **CF3** **CF4** **CF7** 27 Sep 2026

Prepare for your buyer consultation



Bring the questions and priorities, not sensitive account credentials or a stack of unorganized assumptions.

Prepare the property planning conversation. • Your priorities, timing and available records. • Questions and specific next actions to discuss.

Where in Georgia do you want to buy, and why?

Intended use / timing / likely holding period

Comfortable payment / purchase cash / retained reserve

Preapproval status and outstanding lender questions

Three nonnegotiables / three flexible features

Property types or special risks to investigate

Current home sale, PCS or other timing dependencies

The one decision you need help making first

YOUR NEXT STEP

Call or text 678-650-1425 to start a property specific plan.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

CF1 **Buying a house: consumer tools**

CFPB. Affordability, mortgage shopping and transaction planning.

CF6 **Shop for homeowner's insurance**

CFPB. Coverage shopping, deductibles and early insurance review.

CF3 **Review and compare Loan Estimates**

CFPB. Compare loan terms, lender controlled costs, credits and cash to close.

CF4 **Review documents before closing**

CFPB. Closing Disclosure review for most covered mortgage transactions; other closing documents.

CF2 **Documents and the Loan Estimate**

CFPB. Six application items; verification documents are not a prerequisite to a Loan Estimate.

FN3 **General income information**

Fannie Mae Selling Guide. Income history, stability and expected continuance; lender/program differences apply.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

HU1 **FHA and housing resources**

HUD. FHA insurance programs, counseling and approved lender resources.

VA1 **VA purchase loans**

U.S. Department of Veterans Affairs. Eligibility, lender standards and key VA purchase loan features.

VA2 **Funding fee and closing costs**

U.S. Department of Veterans Affairs. Funding fee exemptions, closing costs and seller concession distinctions.

US1 **Single Family Housing Guaranteed Loan Program**

USDA Rural Development. Primary residence, household income and property eligibility; qualifying 100% financing.

FN1 **Virtual currency: B3-4.1-04**

Fannie Mae Selling Guide. Conversion, ownership trail and verification; this is one conventional loan framework.

FN2 **Retirement accounts: B3-4.3-03**

Fannie Mae Selling Guide. Vesting, access and verification; reserves need not necessarily be withdrawn.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

IR3 **Retirement plans and life events**

IRS. Plan distributions, loans and tax implications must be checked separately from mortgage eligibility.

NR1 **Consumer guide: written buyer agreements**

National Association of REALTORS®. Written agreement practice requirements for covered participants; not a claim about every state statute.

NR2 **Consumer guide: negotiating buyer agreements**

National Association of REALTORS®. Scope, compensation and agreement terms are negotiable.

NR3 **Consumer guide: open houses and agreements**

National Association of REALTORS®. Distinguishes attending an open house independently from working with a touring agent.

GA1 **InfoBase, chapter 9: brokerage relationships**

Georgia Real Estate Commission. Agency, designated/dual representation and disclosure responsibilities under BRRETA.

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Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

GA2 **InfoBase, chapter 10: engagement agreements**

Georgia Real Estate Commission. Written brokerage engagement, compensation, confidentiality and termination terms.

GA6 **License law and rules**

Georgia Real Estate Commission. Official route to current license law, BRRETA and commission rules.

CF7 **Schedule a home inspection**

CFPB. Independent inspections and the difference between inspection and appraisal.

GA3 **Formal Advisory Opinion 13-1, approved Sept. 22, 2014**

Supreme Court of Georgia. Primary court opinion reproduced by Justia: lawyer responsibility for a real estate closing, not witness only signing.

CF5 **Beware of mortgage closing scams**

CFPB. Independent verification of closing instructions and fraud prevention.

GA5 **Georgia Dream mortgage products**

Georgia Department of Community Affairs. Product specific assistance, lender requirements and changing program information.

Sources and verification



Original source record dates and descriptions are retained. Select a title to open the source.

GA4 **Property tax homestead exemptions**

Georgia Department of Revenue. Ownership/residency, county filing and local exemptions. Check the current filing and assessment appeal windows.

HU2 **Fair Housing rights and obligations**

HUD. Equal housing opportunity, prohibited discrimination and complaint resources.

FL1 **FloodSmart: flood risk and coverage**

FEMA / NFIP. Flooding can occur outside high risk mapped areas; standard homeowners coverage generally excludes flood.

FL2 **Flood Map Service Center**

FEMA. Official mapped flood hazards; use the exact property and effective map information.

FL3 **Flood Disaster Protection Act: waiting periods**

FDIC. NFIP waiting periods and loan related exceptions; private policies may differ.

EP1 **Real estate lead hazard disclosures**

U.S. EPA. Federal lead disclosures and inspection opportunity for most housing built before 1978.

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- Property and location comparison
- Offer and investigation planning
- A practical next action plan



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