LET'S FIND home

YOUR HOME BUYER GUIDE

HOME WITH INTEGRITY

YOUR HOME MATTERS

I believe in going above and beyond to provide top-tier service and exceptional client experience.

Welcome! I'm Ashley Fritts, your dedicated real estate partner. I'm here to transform your home-selling journey into a rewarding adventure.

My mission? To find your perfect home while providing expert guidance every step of the way. From understanding your needs to effective negotiation, I'll leverage my local market knowledge and house-hunting skills to ensure you find the ideal property. Let's work together to make your homeownership dreams a reality!

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Ashley Fritts
REALTOR®

HOME WITH Integrity | real

CLIENT TESTIMONIALS CLIENT TESTIMONIALS

CLIENT TESTIMONIALS

MEET SOME OF MY HAPPY CLIENTS

Ashley was more than just a realtor. She was a constant support, always there for us.

Moving from another state & buying a house remotely can be a bit chaotic. But Ashley was more than just a realtor. She was a constant support, always there for us. She answered all our questions, made sure we were always up to date, took care of all the paperwork, and negotiated the deal for us. She made us feel like we were more to her than just clients. Ashley made a big job feel easy.

JENNIFER LAMB

She is very knowledgeable and will fight for what's right for her clients

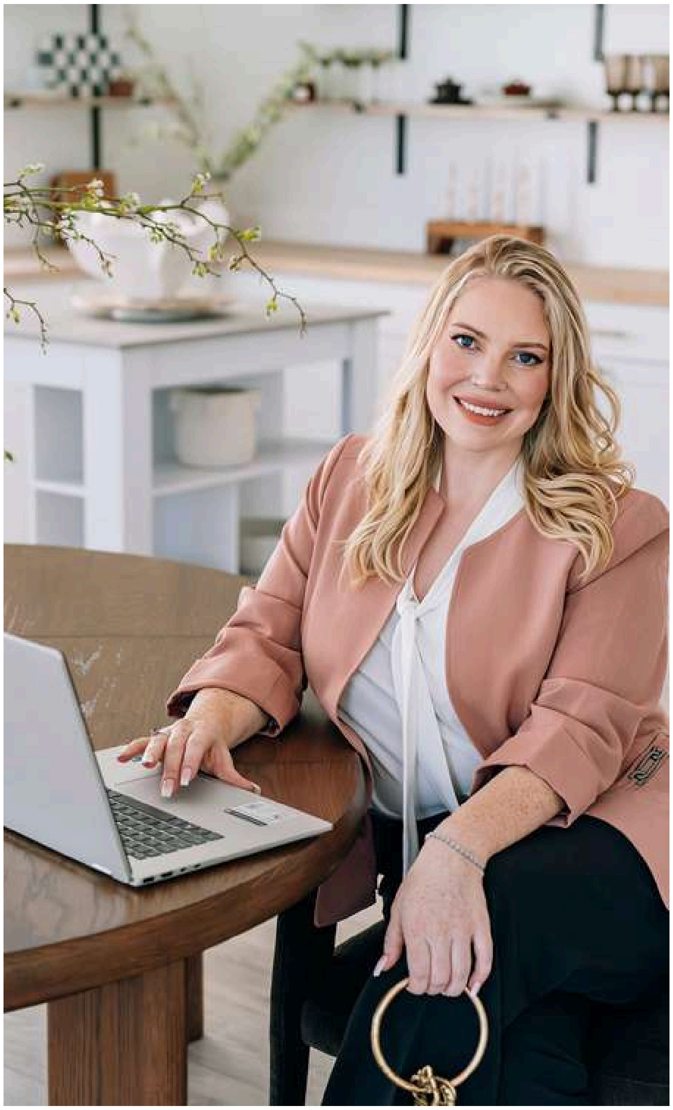
If you're looking for someone who will always have your best interest at heart, Ashley is your girl! Our experience with her was quick, thorough, and excellent! She is very knowledgeable and will fight for what's right for her clients! 10/10 would recommend to anyone and everyone! She made our home buying and selling a breeze!

DAULTON KILGORE

MY SPECIAL APPROACH

WHAT MAKES ME DIFFERENT

Home With Integrity isn't just something I say. It's a promise. It means I'll tell you the truth, even when it's hard to hear. It means I'll sit with you through the stressful parts, not just show up for the exciting ones. It means every question you ask matters to me, even if it's the fifth time you've asked it. At the end of the day, I don't just want to help you buy or sell a house. I want you to look back on this season of your life and remember feeling genuinely taken care of. Heard. Supported. Informed. Confident. That's what I hope you carry with you long after closing day.



YOUR METRO ATLANTA REALTOR®

Helping buyers, sellers & investors in:

Bartow County • Paulding County • Floyd County • Cobb County • Cherokee County

- 100% client success commitment
- Modern marketing
- Personalized client attention
- <24hr response guarantee

"I was really pleased with my experience working with Ashley. She really went above and beyond for me and my family to find the perfect home for us. I had lost all hope in finding something that worked for my large family and would really love for many years. But Ashley made it happen! I definitely will be working with her again in the future should we decide to move and 100% recommend to all of my friends."

FINDING YOUR HOME

MY PROVEN HOME BUYING ROADMAP

THE BUYER ROADMAP OVERVIEW

1

Interview

Find the right Real Estate Agent for you

2

Pre-Approval

Meet with a lender and get a pre-approval letter

3

Search

Begin your online home search

4

Showings

We will set up showings and view the homes you are interested in

5

Offer

After finding the right home, we will put in a strong offer and negotiate the terms of the contract

6

Escrow

Deposit escrow and complete loan application within time frame of the contract

7

Inspections

Schedule inspections and negotiate any repair requests and issues from inspection

8

Financing

Order appraisal and obtain homeowners insurance

9

Last Steps

Receive clear to close from lender and perform final walk-through before closing

10

Closing

Hooray! Time to get your keys and celebrate buying your home

THE ASHLEY FRITTS EXPERIENCE

THE HOME BUYING TIMELINE

My Signature Process

Step One

Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

Step Eight

The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!

FINANCES

Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Finding Your Perfect Home

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

FINDING YOUR HOME

HOME SEARCH

Starting The Home Search

Step One

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.

YOUR PERSONAL PREFERENCES

IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What's Important To You?

Kitchen

- Island
- Updated countertops
- Walk in Pantry
- Updated cabinets
- Breakfast nook
- Updated appliances

Bathrooms

- Double Vanities
- Bathtub
- Updated bathroom
- Walk in shower
- Guest bathroom

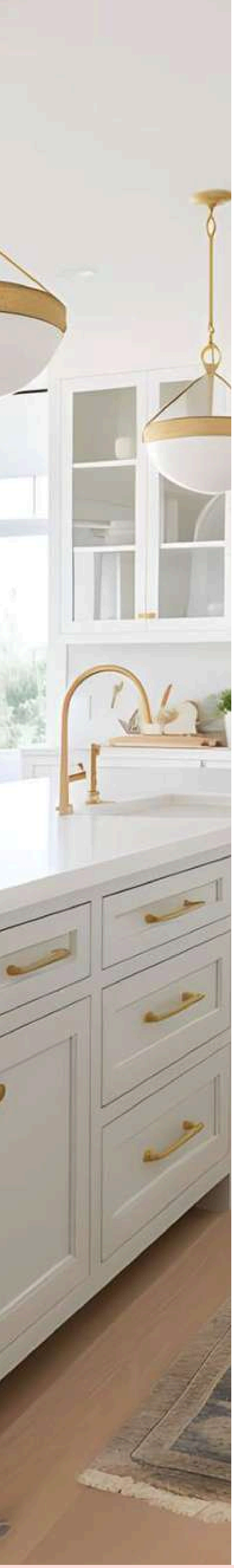
Main Living Area

- Walk-in closet
- Split floor plan
- Storage space
- Master on main floor

Additional Features

- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

Place a check mark next to any amenity that you consider a must have on your next home.



UNDERSTANDING MY PARTNERSHIP

SIGNING THE BUYER BROKER AGREEMENT

Our Partnership

The Buyer Broker Agreement formalizes our working relationship. It outlines my commitment to you as your dedicated agent throughout your home-buying journey.

Protecting Your Interests

This agreement ensures that I'm working exclusively for you. It allows me to advocate fiercely on your behalf during negotiations and throughout the entire process.

Clarity on Services

The agreement details the specific services I'll provide, including property searches, market analyses, and guidance through inspections and closing. It's my promise of comprehensive support to you.

Flexibility

While the agreement is a commitment, we can discuss terms that work best for you, including the duration and any specific requirements you may have.

Exclusivity

This agreement usually means you'll work exclusively with me. This allows me to fully commit my time and resources to finding your ideal home.

WHAT YOU NEED TO KNOW

ABOUT COMMISSION

01.

Negotiating Commission

I'm happy to discuss my commission with you directly. This allows us to tailor my services to your specific needs and budget.

02.

Transparency in Fees

I'll always disclose my expected compensation to you before we submit an offer on a property. I want you to be fully informed about all costs involved in your home purchase

03.

Potential Out-of-Pocket Costs

In some cases, you might need to pay my commission directly, rather than it being covered by the seller. I'll discuss this possibility with you upfront so there are no surprises.

My goal is to make your home-buying experience as smooth and successful as possible. I'm always here to answer any questions you have about our agreement or the buying process in general.

FINDING YOUR HOME

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Offer Price
- Financing Amount
- Escrow Deposit
- Closing Date
- Inspection Period
- Closing Costs

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

There are several types of inspections you are entitled to have conducted during your inspection period. Here are a few to consider:

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

Inspection Time Period

The typical inspection period is between 10-15 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

MY STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

04.

Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with the title company or attorney.

Get your keys and celebrate buying your home

"Real Estate is not simply a job for me, it is my passion. I am dedicated to helping each and every one of my clients achieve their real estate goals and have an exceptional home buying experience."

-ASHLEY FRITTS

notes

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Thank you for choosing me to help you in the task of purchasing your home. I look forward to working with you to help you achieve all of your real estate goals.

Ashley Fritts

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HOME WITH Integrity

real