

HOME BUYER'S

guide



Montrea Monique

REAL ESTATE AGENT

A STEP BY STEP PROCESS TO FINDING
THE HOUSE YOU WILL CALL HOME



Hello!

I'M MONTREÁ

I am committed to providing exceptional service and delivering outstanding results for my clients. With years of experience in the industry, I have built a reputation for professionalism, integrity, and a strong work ethic.


Whether you are a first-time homebuyer or a seasoned investor, I have the expertise and resources to help you achieve your real estate goals.


From virtual tours and social media marketing to targeted advertising campaigns, I will leverage every available resource to ensure that your property is seen by the right people at the right time.

Let me put my expertise and resources to work for you and help you achieve your real estate goals.

Montrea Monique

REAL ESTATE
AGENT

 montreahawkins@kw.com

 404.740.6467

 www.montreamonique.com

 5780 Windward Pkwy #100,
Alpharetta, GA 30005

M E E T T H E

Broker

GET TO KNOW YOUR REAL ESTATE BROKERAGE

Keller Williams is the largest Real Estate Brokerage in the World. Keller Williams North Atlanta is a TOP 10 office within the Keller Williams Organization.

What does this mean for you?

It means that you get a superior experience and highly trained consultant that will guide YOU through the entire process. We are outperforming the market consistently by over 25% in listings sold. This means YOU have at least 25% more chances to get your home sold in the least amount time, with the most amount of money netted in your pocket.

I understand that the home selling process can be overwhelming and I want to help make this as stress-free as possible! YOU and your family are very important to me and I will make sure you are taken care of well.

The logo for Keller Williams Atlanta North is displayed within a white circular graphic. It features the lowercase letters 'kw' in a bold, red, sans-serif font. To the right of 'kw', the words 'KELLERWILLIAMS.' and 'ATLANTA NORTH' are stacked vertically in a smaller, black, sans-serif font.

kw KELLERWILLIAMS.
ATLANTA NORTH

ARE YOU READY TO TAKE THE NEXT STEP?
LET'S GET STARTED

OUR VALUES: God, Family, and then Business

1. Our belief system
2. Win-Win or No Deal
3. Integrity do the right thing
4. Customer always comes first
3. Commitment to all things
6. Creativity ideas before results
7. Teamwork together everyone achieves more
8. Trust starts with honesty
9. Equity opportunities for all
10. Success results through people

HOUSE HUNTING

Tips

MAKE SURE TO SET A BUDGET PRIOR TO SEARCHING

Setting a budget prior to searching is crucial for a successful real estate experience. I will help you find the perfect property within your budget!

PICTURES CAN BE DECEIVING

As they say, "a picture is worth a thousand words." That's why it's important to work with a knowledgeable and experienced agency who can help you see past the images and truly evaluate a property.

BE REALISTIC WITH YOUR EXPECTATIONS

Setting realistic expectations is key to a successful real estate experience. I will help you navigate the market and find the perfect property that meets both your needs and budget.

FIND A GOOD REALTOR

Finding a good realtor can make all the difference in your real estate journey.





FINANCES

Buying a home is one of the biggest financial decisions most people will make in their lives. It's a significant investment, and it's essential to have a solid understanding of your financial situation before beginning your search.

Whether you're a first-time homebuyer or a seasoned investor, there are several key factors to consider when it comes to finances in real estate.



Credit score



Other expenses



*Documents
you will need*



Down payment

PRE *Approval*



To get pre-approved for a mortgage, you'll need to provide your lender with financial information such as your proof of income, employment history, credit score, and debt-to-income ratio. Your lender will use this information to determine how much you can afford to borrow and the interest rate for which you qualify.

It's important to note that getting pre-approved does not guarantee that you will be approved for a mortgage loan. Your lender will still need to verify the information you provide and go through the full underwriting process before issuing a final loan approval.

- ✓ TAX RETURNS
- ✓ W-2 FORMS
- ✓ PAY STUBS
- ✓ BANK STATEMENTS
- ✓ LIST OF MONTHLY DEBT

FINDING "The One"



I will tailor listings based on your criteria. I funnel all properties and pick the best to view, and will filter out the homes that will not work.

Most buyers look at approximately 10 properties and are then ready to make an offer. At that time, if you have not found a home you are looking for - it's **HIGHLY** recommended that we sit down and review your criteria to make sure that we are lookinf for the right house!

Once you find one you love... itt's time to determine the market value of that property. I will compare that home to others that have sold and from there we will determine the value of your home!

MAKING AN

Offer



I will tailor listings based on your criteria. I funnel all properties and pick the best to view, and will filter out the homes that will not work.

Most buyers look at approximately 10 properties and are then ready to make an offer. At that time, if you have not found a home you are looking for - it's **HIGHLY** recommended that we sit down and review your criteria to make sure that we are lookinf for the right house!

Once you find one you love... itt's time to determine the market value of that property. I will compare that home to others that have sold and from there we will determine the value of your home!

MAKE THE RIGHT

Offer

01

KNOW YOUR
BUDGET

02

MAKE A STRONG
BUT FAIR OFFER

03

BE READY TO
MOVE FAST

04

BE FLEXIBLE
NEGOTIATOR

05

LEAN ON A REAL ESTATE
PROFESSIONAL



"Make an offer, make it count - Your dream home is waiting to be found!"

INSPECTION *Period*



INSPECTION TIME PERIOD

The inspection time period is an essential part of the real estate transaction process, and it can make all the difference in your experience as a buyer. This period allows you to thoroughly evaluate the property and identify any issues or concerns before finalizing the sale. It is your opportunity to ensure that the property is in the condition you expected and to negotiate any necessary repairs or adjustments.

TYPES OF POTENTIAL INSPECTIONS

- General Home Inspection - This is the most common type of inspection and covers the major components of the property, such as the roof, foundation, plumbing, electrical systems, and HVAC system.
- Sewer Inspection - This inspection checks for any issues with the sewer line, such as clogs or damage, which can be costly to repair.
- Termite Inspection - This inspection checks for any signs of termite damage or infestation, which can be costly to repair if left untreated.



APPRAISAL & TITLE

Search



The title is right to own, possess, use and control of a property. When purchasing a home you are buying a sellers title to the home. Before closing, a title search is done to ensure there are no liens, or problems that might prevent a clean title for you to close on the home.

An appraisal is an estimate of the property value. The approval is not only to justify the lender's investment, but to help keep the buyer from overpaying on a property. Your lender will typically hire an appraiser and charge you the fee at closing.

Final commitment lender's letter approves your home loan! You will receive a letter outlining loan terms to your mortgage agreement. Your final letter will include your annual percentage rate, monthly fees, repayment info for the loan.



SOLD

Closing

The closing process is the final step in the home-buying journey, where ownership of the property is officially transferred from the seller to the buyer. This process includes several key steps and important documentation.

Here's a general overview of what to expect during the closing process:

01

REVIEW THE CLOSING DISCLOSURE

This document outlines the final terms of your loan, including the loan amount, interest rate, monthly payments, and a detailed breakdown of all closing cost. This will be reviewed at least 5 business days before the closing date.

02

FINAL WALKTHROUGH

Typically, a day before or the morning of the closing you'll conduct a final walkthrough of the property. This is your opportunity to ensure the property is in the agreed upon condition.

03

DOCUMENTATION & PAPERWORK

You'll bring a government-issued photo ID, proof of homeowner's insurance, a copy of the contract, and any other documents requested by the lender or attorney. All legal documents will be signed at this time.

04

CLOSING COST

Closing fees typically total 2-5% of the total purchase price and can include loan origination fees, title insurance, appraisal fees, escrow fees and more. You'll need to bring a cashier's check or arrange a wire transfer to cover the down payment, closing costs and any other fees.

LET'S GET STARTED

HERE'S WHAT NOT DO DURING THE HOME-BUYING *process*

The home buying process can be both exciting and overwhelming, and it's important to approach it with caution and care to ensure that you make the right decisions for your financial situation and lifestyle.

Navigating the home buying process can be challenging, but with the right guidance and approach, you can find the perfect property that meets your needs and budget. As a real estate agency, we can provide expert advice and support to help you make informed decisions and avoid common pitfalls along the way. Let us use our expertise to help you find your dream home and make the home buying process as seamless and stress-free as possible.

Here are a few things to avoid during the home buying process:

- Don't make any major financial decisions - Avoid making any big purchases or taking out new lines of credit during the home buying process, as this can impact your credit score and debt-to-income ratio.
- Don't skip the inspection - Skipping the inspection can be a costly mistake, as it may result in unexpected repairs or issues with the property.
- Don't overlook the neighborhood - Make sure to research the neighborhood thoroughly before making an offer on a property. Consider factors such as crime rates, school districts, and proximity to amenities and transportation.
- Don't rush the process - Take your time and don't feel pressured to make a decision quickly. Make sure to thoroughly evaluate each property and consider all of your options before making an offer.




Recommended

RESOURCES




DAVID STRAUSS

 770.663.8030




JAKE KAPLAN

 404.492.5657




KIMBERLY SHERIDAN

 404.666.5411




ALLIANCE HOME INSPECTIONS

JOSEPH TORTORIGI

 770.239.1544




STANLEY CALDWELL

 404.210.2877







JOHN FOUNTAIN

 678.783.4127

Montrea Monique

REAL ESTATE AGENT



-  montrea.hawkin@kw.com
-  404.740.6467
-  www.montreamonique.com
-  5780 Windward pkwy #100
Alpharetta, GA 30005

