

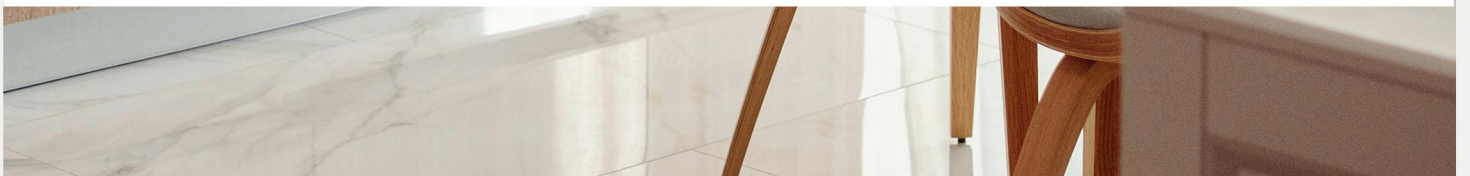


Let's
go!

BUYER'S GUIDE

SARA JENKINS, REALTOR®

WWW.SARAJHOMES.COM



Finding Your Dream Home

HOME BUYER'S *guide*



SARA J. HOMES
powered by HomeSmart

SARA JENKINS, REALTOR®
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MEET YOUR AGENT

YOUR DREAM HOME IS MY PRIORITY!



Welcome! I'm thrilled to be part of your journey to finding the perfect home. With over a decade of experience in real estate and licenses in both Alabama and Georgia, I'm here to make your home-buying process smooth, stress-free, and successful.

My top priority is understanding your needs and negotiating the best possible deal for you. Whether you're downsizing or upgrading, I'll guide you every step of the way with expert advice and market insights.

Now, let's get moving and find your perfect home today!

[CLICK HERE TO LEARN MORE!](#)

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CUSTOMER SERVICE

[CLICK HERE TO SEE MY REVIEWS!](#)



MARKET KNOWLEDGE

[CLICK HERE TO SUBSCRIBE TO MY YOUTUBE CHANNEL WHERE I DISCUSS MARKET UPDATES AS WELL AS THE DO'S & DONT'S!](#)



SMART NEGOTIATION

Strong Negotiator with a focus on meeting the clients needs and obtaining the best possible outcome

SARA JENKINS, REALTOR

INTRODUCING

Hearth & Haven

by Sara J. Homes

A division of Sara J Homes, focused solely on Senior Transition & Care Advocacy as well as first time home buyers through education, guidance and the heart of giving back to our furry population! A portion of proceeds from this program are donated to support animal rescue efforts through verified and in need programs that truly care!



*Guiding You Through Life's Next Chapter
with Compassion and Purpose*



SARA JENKINS, REALTOR

HOME BUYING

Process

1

FIND AN AGENT

Interview a few experienced local agents. They will serve as an advocate for you and your interests throughout the homebuying process. Pick someone that feels like they are a good fit, someone who genuinely listens, has good reviews and is someone you feel comfortable with.

2

PRE-APPROVAL

Decide the best type of loan for you and which one you'll qualify for. Get pre-approved for a mortgage. A pre-approval letter shows seller and agents that you're a serious buyer who can get financing. Ask your chosen Realtor for a referral if you need one.

3

FIND YOUR HOME

I will help you search for houses within your budget. Look for neighborhoods with home prices in your range and access to amenities that fit your lifestyle.

4

MAKE AN OFFER

I will help you craft a strategic offer that fits your needs and negotiate the terms necessary in order for you to move forward confidently. Once you agree and sign, I will then present the offer to the seller's agent; the seller will either accept your offer or issue a counteroffer.

5

GET A HOME INSPECTION & APPRAISAL

Coordinate with a licensed professional to find potential issues with the property. Your lender will get an appraiser to determine its worth and finalize the loan amount. [CLICK HERE TO SEE MY YOUTUBE VIDEO THAT EXPLAINS IN GREATER DETAIL.](#)

6

CLOSE

3 business days before closing, your lender is required to provide you with your Closing Disclosure. Then review and sign the necessary paperwork, and pay your closing costs.

FIND AN AGENT



BUYER'S AGENT RESPONSIBILITIES

- ✓ Help buyers understand the local housing market
- ✓ Analyze buyer's wants and needs
- ✓ Make appointments to tour homes
- ✓ Help buyers evaluate the price and value of a home
- ✓ Explain the buying process step by step
- ✓ Recommend trusted home inspectors
- ✓ Coordinating the work of other professionals
- ✓ Negotiate with the selling agent and other parties
- ✓ Double-checking paperwork and deadlines

Why choose me?

EXPERIENCE

With over 10 years in Real Estate, I'm a licensed GA & AL REALTOR with professional experience working with everyone from Senior Citizens and first time homebuyers to Luxury clients. Navigating complex negotiations and securing top deals!

LOCAL KNOWLEDGE

I have in depth Knowledge of local markets, neighborhoods & property values. My experience helps clients find the best opportunities.

AVAILABILITY & COMMITMENT

I maintain a 24/7 response system to ensure my clients get the support they need at every stage of their real estate journey. My commitment is to provide expert guidance and a seamless experience from start to finish.

RELEVANT CERTIFICATIONS

REALTOR®
Certified Luxury Home Professional
REO Certified

FINANCES

Time to talk to your lenders

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage preapproval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?



DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification
- Rental history

PRE-APPROVAL & downpayment

PREQUALIFIED VS PREAPPROVED

With prequalification, lenders pull your credit and ask questions about your income and assets to estimate what you can afford. A prequalification that involves checking your credit score can be more accurate than a standard prequalification that doesn't include this step.

After you've been prequalified, getting preapproved is the next step. You'll need to speak to a home loan expert and provide documentation to verify your income and assets. Lenders will provide a conditional commitment in writing for an exact loan amount. Real estate agents typically want to see your preapproval letter before they show you houses. This ensures they don't waste time showing you homes outside your budget.

[CLICK HERE TO WATCH A DETAILED VIDEO ON THIS](#)

[CLICK HERE TO TALK TO A HIGHLY QUALIFIED PREFERRED LENDER](#)



HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

[CLICK HERE TO WATCH THIS LESS THAN 90 SECOND CLIP THAT DISCUSS ALL DOWN PAYMENT OPTIONS!](#)





CREATE A MUST-HAVE LIST

Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences.

Pinpoint the big picture items you can't budge on. Next, make a list of features your dream house would ideally have.

PERSONAL PREFERENCE

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

HOME SEARCH

SARA J HOMES! 'SJH'



HOUSE HUNTING *Tips*

Define your 'Must Haves' VS. 'Nice to Haves' & stay focused on what really matters. Get pre-approved for a mortgage before shopping to help streamline your process.



Visit homes at different time to get a feel for the neighborhood and work with a knowledgeable REALTOR who can guide you through negotiations and help you spot the best opportunities.

CREATE A WISH LIST & MUST-HAVE LIST

Identifying your needs and wants helps you understand what you're willing to compromise on and saves you and your home buying team time when browsing listings.

NOTES AND PHOTO

Write down notes, questions to ask, and what you liked or disliked about the house. Take photos of houses and potential problem spots to compare when looking at several homes.

MAKE AN OFFER

Presenting a strong offer

Your real estate agent can help you make an offer on a home. Here are some things to consider for the final price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area
- The competition for that house and how you will win it.



[CLICK HERE TO SEE HOW YOU CAN BEAT THE COMPETITION](#)

NEGOTIATION

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furnitures in the home, you also can ask the seller to include them in the sale.





Home INSPECTION

You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs around \$350 to \$1000, depending on factors like the home's location, condition, and age. Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs, roof
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors



APPRAISAL

Your lender will choose the appraiser, but you'll pay for the appraisal. Appraisals determine the value of the property. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the home is worth the money that it's loaning you.

final steps BEFORE CLOSING

INSURANCE REQUIREMENT

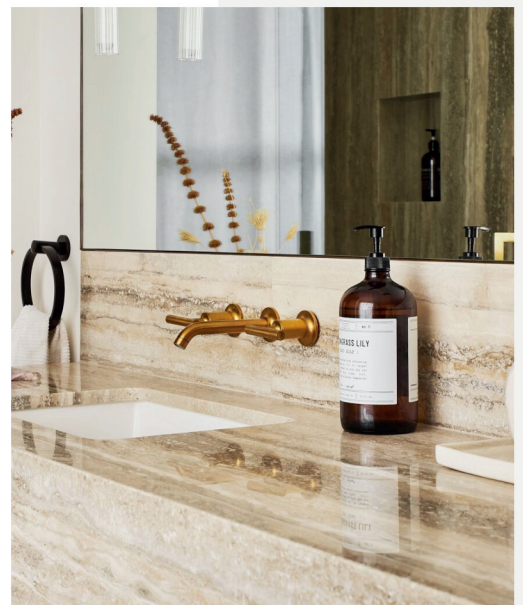
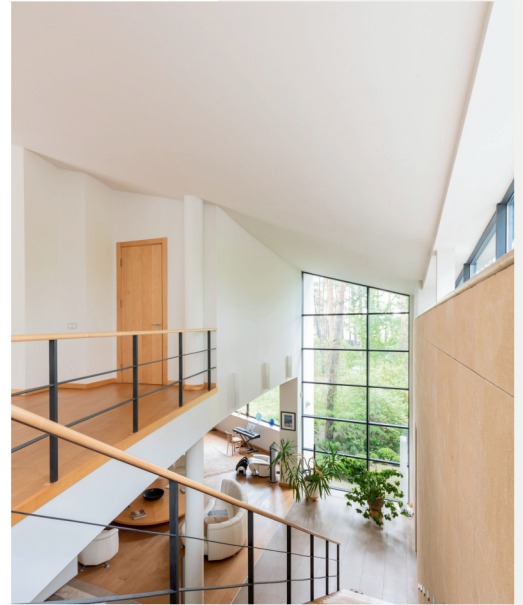
Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

CLOSING DISCLOSURE

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

FINAL WALKTHROUGH

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.



CLOSING DAY

Congratulations! You make it to closing!



WHAT TO BRING TO CLOSING?

- Cashier's check (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- The closing disclosure

WHAT TO EXPECT

On the closing date, you'll meet at the title company to sign a settlement statement listing all costs related to the home sale. This is when you pay your down payment and closing costs. You'll also sign the mortgage note, which states that you promise to repay the loan. Finally, you'll sign the mortgage or deed of trust to secure the mortgage note. Once all the legal documents are signed and payments are made, you'll receive the keys to your new property.

DO NOT EVER WIRE ANY FUNDS WITHOUT CALLING THE ATTORNEY THAT IS REQUESTING THEM TO VERIFY THE WIRING INSTRUCTIONS ARE CORRECT. WATCH FOR SCAM EMAILS

FREQUENTLY ASKED *Questions*

HOW LONG DOES THE SELLER HAVE TO RESPOND TO MY OFFER?

This depends on your contract

FIXED RATE VS ADJUSTABLE-RATE MORTGAGE: WHICH IS BETTER?

This is determined by your specific circumstance and best discussed with your lender

HOW MUCH DO I HAVE TO PAY A REALTOR AS A HOME BUYER?

This should be discussed up front with your chosen realtor and can vary significantly based on the transaction. You could be responsible for \$0 or more!

WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?

This is dependent on your loan type and best discussed with your lender

HOW MANY HOMES SHOULD I SEE BEFORE MAKING AN OFFER?

That depends on your needs and timeline. There is no set number, you should just feel confident in your decision. Stay focused on your priorities and rely on your REALTORS guidance.

WHAT'S YOUR BEST ADVICE FOR A FIRST-TIME HOMEBUYER?

Have your financing in order, all paperwork updated and kept in one place so you can act quickly on the right home. Focus on long-term value, not just the price and work with a trusted REALTOR to guide you.

FREQUENTLY ASKED *Questions*

ARE THERE ANY USEFUL PROGRAMS TO HELP ME AS A HOME BUYER?

These depend on your income, credit, location and needs. This would be best discussed with your lender.



HOW DO I KNOW IF THE PROPERTY IS A GOOD DEAL?

This depends on your needs, wants, negotiated contract etc. best discussed with your chosen REALTOR

WHEN CAN I BACK OUT IF I CHANGE MY MIND?

This is dependent on your contract and terms, work with a knowledgeable REALTOR that will help protect you during the process.



THANK YOU

SCHEDULE A CALL WITH ME TODAY!

Thank you for taking the time to read my Buyer Guide! I appreciate the opportunity to help you navigate the home-buying process with confidence and ease. Finding the right home is a big decision, and I'm here to provide expert guidance, market insight, and dedicated support every step of the way. If you have any questions or are ready to start your search, don't hesitate to reach out—I look forward to helping you find the perfect home!

SM

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CONNECTED](#)

10+

years of experience
in the industry

100%

clients are satisfied
with my services

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