

The **ULTIMATE** Homebuyer's Guide

Everything you need to know to make
your home purchase simple and stress-free



BRETT TURNER
MORTGAGE TEAM
Your Local Mortgage Expert



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WELCOME

TO YOUR HOMEBUYING JOURNEY

I want to take a moment and thank you for considering working with me and my team to help you buy your next home.

A home can mean so much to a family; it's where you raise your children, celebrate holidays, escape from the world, and share amazing meals with the people you love. It's more than just a purchase... it's where some of life's best memories are made.

When you hire me to be part of your team, I take that responsibility seriously. I make it my mission to get you into your new home, and to make the process as smooth and stress-free as possible. From start to finish, I'll be with you every step of the way - finding the best loan options, truly listening to what you need, and giving you expert guidance from my many years in mortgage lending.

From my family here in Fulton County, GA, to yours, WELCOME.

Let's get you home.

Your Neighbor,

Brett



Brett's HOME BUYER ROADMAP



APPLY & GET PRE-APPROVED

Explore Loan Options &
Your Home Budget



STAY MORTGAGE READY

Do's and Don'ts of
Homebuying



HOME SHOPPING & STRATEGY

Find Your Dream Home with
Your Buyer's Agent.



HOME INSPECTION, APPRAISAL, & TITLE

Verify Home Condition
and Value.



UNDER CONTRACT & LOAN REVIEW

Review Your Loan, Lock Your
Rate, Sign Loan Disclosures



MAKE AN OFFER & NEGOTIATE TERMS

Craft Your Winning Offer.



CHOOSE YOUR INSURANCE

Shop for Homeowner's
Insurance.



UNDERWRITING APPROVAL

Clear Loan Conditions Until
Clear to Close



CLOSING DAY

Sign Paperwork &
Get Your Keys



HOMEOWNERSHIP

Taxes, Equity, & Refinancing

THE BRETT TURNER ADVANTAGE

MORE THAN A MORTGAGE

YOUR TRUSTED GUIDE TO HOMEOWNERSHIP

Buying a home is a big step; and the lender you choose makes all the difference. I'm not here to just "get you a loan." I'm here to help you win offers, reduce stress, avoid costly mistakes, and make confident decisions every step of the way.



Here's what you get when you work with me:

Local Expertise with a Personal Touch

As a Fulton County homeowner, Army veteran, and family man, I understand the value of home. I live here. I work here. I care about helping my neighbors become homeowners and build long-term wealth.

Why Buyers Choose Me - and Refer Their Friends

- **Local Lender**
Fast, responsive, and fully dialed into the Georgia market
- **Extensive Loan Options**
From first-time buyers to investors to move-up strategies
- **Exceptional Rates**
Competitive pricing without sacrificing service

MOMENTUM
GROUP



FOLLOW ME ON:



THE BRETT TURNER ADVANTAGE

MORE THAN A MORTGAGE

YOUR TRUSTED GUIDE TO HOMEOWNERSHIP

Here's what you get when you work with me:

Why Buyers Choose Me - and Refer Their Friends (Continuation)

- **Personalized Service**
You'll never feel like a number
- **Open Communication**
Calls, texts, and updates; you'll always know what's next
- **Problem Solving**
Creative solutions when others say "no"
- **Dedicated Support**
My team and I are with you every step of the way
- **Smooth Transactions**
We don't just aim for fast. We aim for stress-free
- **Proven Success**
15+ years, 40+ 5-star reviews, hundreds of happy homeowners
- **On-Time Closings**
We're known for meeting deadlines and exceeding expectations



Your Offer Has a Voice

When you submit an offer, I'll personally reach out to the listing agent to share your strengths as a buyer - giving you a competitive edge, especially in multiple-offer situations.

You're Not Just a Client. You're Family

This isn't just a job to me. It's a mission to help good people become confident homeowners. I'd be honored to be your guide. Let's make home happen.



MY Google REVIEWS



Don't just take my word for it - here's what homebuyers are saying.



The absolute best! he made the process as easy as possible. He answered all our questions and went above and beyond.



F

~ Fabid S.



One of the best Brokers to date. Thanks Brett..., you made it happen when nobody else could...



Y

~ Yoyo B.



We worked with Brett and the experience was fantastic! ...always professional, responsive, and made the whole process so smooth and stress-free. ...appreciated his attention to detail.



~ Isabel C.



Working with Brett at Northstar Mortgage was the best decision... He was professional, patient... Buying a home can be stressful, but he made the process smooth and stress-free.



~ Lonna E.



A Fantastic Experience with our Loan Officer! ...What really stood out to us was his dedication. ... We couldn't be more appreciative of Brett's professionalism, expertise, and the personal care...



S

~ Stanley M.



Brett gave me peace of mind. ... He was the man that had all the answers I needed. He is very kind and was always available to reach.



~ Mona S.



Brett's HOME BUYER ROADMAP



APPLY & GET PRE-APPROVED

Explore Loan Options &
Your Home Budget



STAY MORTGAGE READY

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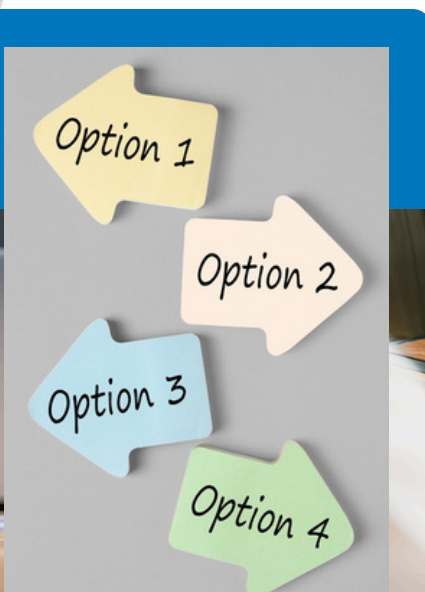


APPLY & GET PRE-APPROVED

Explore Loan Options & Your Home Budget



**YOU'RE
PRE-APPROVED**





LOAN PROGRAMS



CONVENTIONAL LOANS

Conventional loans are not backed by the government and follow guidelines set by Fannie Mae and Freddie Mac. They often offer lower rates and fewer fees but typically require good credit, stable income, and a larger down payment.

Best for:

Buyers with strong credit, stable income, and at least 3% down.

FHA LOANS

FHA loans are government-backed and designed to make homeownership more accessible with lower credit, income, and down payment requirements. Great for first-time or credit-challenged buyers.

Best for:

First-time buyers, or those with lower credit or limited savings.



VA LOANS

VA loans are guaranteed by the U.S. Department of Veterans Affairs and offer no down payment, no mortgage insurance, and competitive rates to qualified veterans, service members, and some surviving spouses.

Best for:

Eligible veterans and military families looking for powerful benefits.



LOAN PROGRAMS



USDA LOANS

USDA loans are government-backed and available to buyers purchasing in eligible rural or suburban areas. These loans offer no down payment and reduced mortgage insurance costs.

Best for:

Buyers with moderate income purchasing in USDA-approved rural areas.

JUMBO LOANS

Jumbo loans cover home purchases that exceed the conforming loan limits (currently \$766,550 in most areas). These loans give you access to larger loan amounts and flexible financing options. While most banks require 25–30% down, we offer jumbo loan solutions with as little as 10% down, along with competitive fixed rates.

Best for:

First-time buyers, or those with lower credit or limited savings.



INVESTOR LOANS (DSCR LOANS)

Debt-Service Coverage Ratio (DSCR) loans allow real estate investors to qualify based on the cash flow of the investment property, not personal income. No tax returns required.

Best for:

Real estate investors building rental portfolios or buying flips.



LOAN PROGRAMS



BRIDGE LOANS

A short-term loan that allows you to buy your new home before selling your current one. It uses your current home's equity to make a non-contingent offer.

Best for:

Homeowners needing to buy before they sell in a fast-moving market.

GEORGIA DREAM - DOWNPAYMENT ASSISTANCE

The Georgia Dream Homeownership Program offers affordable loans, down payment assistance, and homebuyer education to qualifying first-time buyers and eligible veterans.

Best for:

First-time Georgia buyers or veterans needing down payment help.



SELF-EMPLOYED LOANS

Flexible loan options designed for business owners, freelancers, and 1099 earners who may not qualify using traditional income documentation. Bank statements, asset depletion, or P&L-based options available.

Best for:

Self-employed borrowers with non-traditional income documentation.





CASH2KEYS

BUY LIKE A CASH BUYER



WHAT IS CASH2KEYS?

In today's competitive market, cash offers often win - even when they aren't the highest price. Cash2Keys® is a powerful AnnieMac program that allows qualified buyers to make a true cash offer, then convert to traditional financing after the purchase.

In short:

You buy the home with cash. Then you refinance into your mortgage.

This gives you the same advantage as a cash buyer—without needing hundreds of thousands of dollars sitting in the bank.

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UNDERSTANDING YOUR HOMEBUYING COSTS

DOWN PAYMENT · CLOSING COSTS · OUT-OF-POCKET EXPENSES

One of the biggest stressors for homebuyers is not knowing exactly how much money they'll need to buy a home; or where that money goes. Let's break it down so you can feel confident and prepared from day one.

DOWN PAYMENT

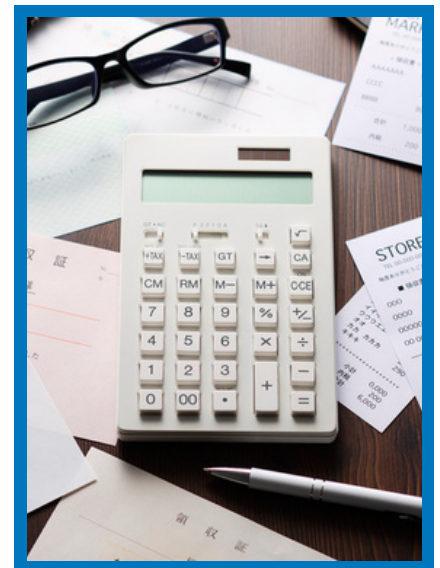
This is the portion of the home price you pay upfront. How much you need depends on your loan type and whether you're a first-time buyer.

- **Conventional Loans:**
 - *First-time buyers: as little as **3% down***
 - *All others: typically start at **5% down***
 - **20% down** is required to avoid Private Mortgage Insurance (PMI)
- **FHA LOANS: 3.5% down** (for eligible buyers)
- **VA/USDA Loans: 0% down** (for eligible buyers)



Good to know:

Down payments **cannot** be paid by the seller; but they **can** be covered by an eligible **gift from a family member** or **down payment assistance program**. We'll walk you through those options if they apply.



*Every down payment looks different.
What matters is that it gets you closer to home.*

UNDERSTANDING YOUR HOMEBUYING COSTS

DOWN PAYMENT · CLOSING COSTS · OUT-OF-POCKET EXPENSES

CLOSING COSTS

These are the fees associated with finalizing your home loan and legally transferring ownership. They typically range from 2% to 5% of the purchase price and may include:

- **Appraisal**
- **Title insurance**
- **Prepaid taxes and homeowners insurance**
- **Lender fees**
- **Attorney or settlement charges**

In many cases, your Buyer's Agent can negotiate to have the seller cover some or all of your closing costs—depending on the loan program. When combined with down payment assistance or 100% financing, this could reduce your **total cash to close to nearly \$0.**

OUT - OF - POCKET - EXPENSES

These are costs paid upfront, before closing:

- **Earnest Money Deposit:**
Typically 1% of the purchase price, credited toward your total at closing.
- **Home Inspection:**
Usually \$350–\$600
(recommended, but not required by the lender)
- **Appraisal Fee:** Around \$500–\$700
(required and ordered by the lender)



BOTTOM LINE:

Most buyers need around **\$6,000–\$25,000** to cover upfront costs - though this can often be reduced with **down payment assistance, family gifts, or seller credits.**

Let's review your numbers early so there are **no surprises; I've got your back.**

SAVING FOR A HOME, GIFTS, & ELIGIBLE ~~VS~~ INELIGIBLE ASSETS

When it comes to buying a home, lenders don't just look at **how much money** you have; they care about **where it came from** and **how long it's been there**. That's where **sourcing and seasoning** come in.

Let's break it down so you can avoid surprises and set yourself up for a smooth approval.

What Is "SOURCING"?

Sourcing means showing **where a deposit came from**, especially if it's a large deposit that shows up on your bank statements within the **most recent 60 days**.

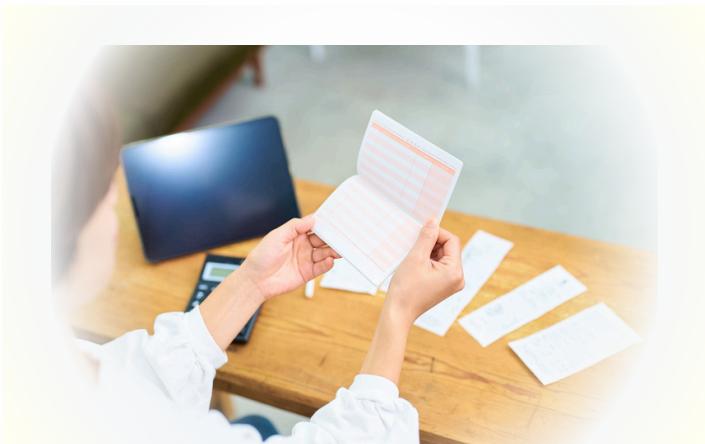
For example:

- Did the funds come from a gift from family?
- Was it from selling a car or receiving a bonus?
- Did you transfer the money from another account?

If you make a large deposit, you'll need to **provide full documentation** (e.g., a bill of sale, copy of the check, gift letter, proof of deposit, etc.) to show the source is legitimate.

IMPORTANT:

If the deposit can't be sourced, it **cannot** be counted toward your eligible funds for closing. This can cause **loan delays** or even a **loan denial** if it means you no longer meet the minimum funds required to close.



SAVING FOR A HOME, GIFTS, & ELIGIBLE *VS* INELIGIBLE ASSETS

What Is "SEASONING"?

Seasoning refers to how long the money has been in your account. If it's been sitting there for **at least 60 days (2 full bank statement cycles)**, it's considered **seasoned** and you **don't have to document the source**.

This is especially important if:

- You have **cash on hand** (like money saved at home)
- You're planning to **move money between accounts**
- You want to **avoid having to explain large deposits**

TIP: If you have cash at home that you plan to use, **deposit it now** and let it sit untouched for at least **60 days** to avoid needing documentation. Once it's seasoned, it's fair game.

ELIGIBLE

VS

INELIGIBLE

Eligible Assets

(when properly sourced or seasoned):

- Checking/savings Accounts
- 401(k), IRA, investment accounts
- Documented gifts from family
- Bonuses, commission, tax refunds
- Sale of assets (with proof)

Ineligible Assets:

- Undocumented **cash deposits**
- Loans from friends/family
- Cryptocurrency (unless sold and sourced)
- Unreported income
- Business funds not reported on taxes

BOTTOM LINE:

If your money shows up in the last 60 days of your bank statements, we'll need to explain it. If it's been in the account for over 60 days, no explanation is needed. That's why timing matters when it comes to moving money around.

Let's plan early, organize your accounts, and make sure every dollar is usable, countable, and trouble-free.

ORGANIZING Your DOCUMENTS

What to gather before we start your loan approval.

Having the right documents ready helps us move quickly and avoid delays. Here's exactly what you'll need to provide, organized by category. If something doesn't apply to you, no worries - we'll help you figure out what does.

Identification

Valid Driver's License or State-issued ID, Social Security Card (or proof of SSN), Permanent Resident Alien Card (if applicable)

Income Documentation (Depends on how you earn your income)

2 Years most recent W2s, Tax Returns, Bank Statements, Pay Stubs, Documentation of any ongoing, qualifying income source, Etc.

Assets *Used for down payment, closing costs, or reserves.*

2 months of full bank statements Most recently quarterly statements
Gift letter and proof of transfer Documentation for any large deposits

Veterans (for VA Loan Eligibility)

DD214 - Member 4 Copy, Certificate of Eligibility, VA disability award letter

Important Notes:

- Always send **full PDF statements** - not screenshots or photos
- Make sure **all pages** are included, even if they're blank
- Keep funds in one account if possible to avoid extra documentation
- **Cash deposits** must be documented or seasoned for 60+ days to be used

You'll find a complete checklist for all these on pages [65-67](#)

BUY BEFORE YOU SELL

(Bridge Financing)

Buy your next home - before your current one sells.



If you're a homeowner looking to move without the stress of selling first, **bridge financing** may be the perfect solution. This program allows you to unlock the equity in your current home to purchase your next one - **without making your offer contingent on a sale.**

What Is Bridge Financing?

Bridge financing gives you the ability to **access the equity** in your current home **before it sells**, so you can use that money toward the **down payment and closing costs** on your next home.

You can buy your new home now, **move in**, and take your time selling the old one - **without carrying two monthly payments out of pocket.**

How It Works

- You can buy your new home using **conventional financing**
- A **third-party bridge loan** taps into the equity of your current home
- The bridge loan **covers 6 months of mortgage payments** on your existing home
- This means you're only responsible for making payments on the **new home** during that time
- **Only your new home mortgage counts** toward your debt-to-income ratio
- You work with a real estate agent of your choice to sell the old home at full market value
- Your **current home must be in an eligible area**
- The **new home can be located anywhere**

BUY BEFORE YOU SELL

(Bridge Financing)

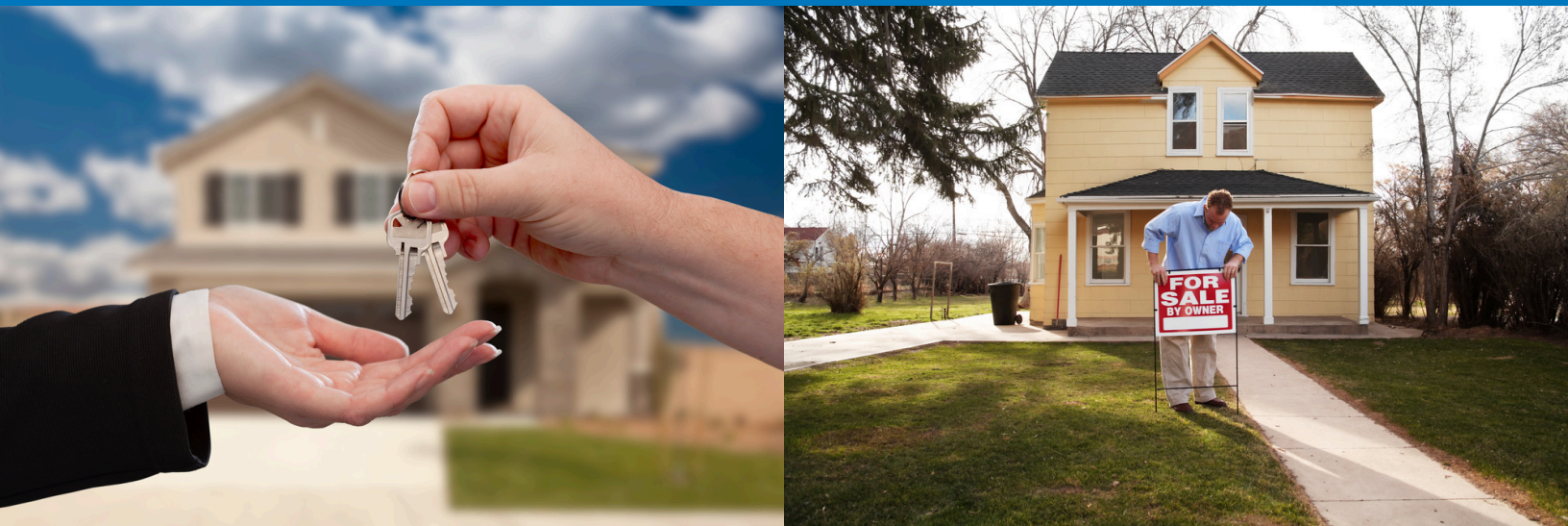
Who Is This Best For?

- Homeowners with substantial equity in their current property
- Buyers who want to make non-contingent offers in a competitive market
- Families who want to move once and avoid temporary housing
- Sellers who want full control over their timeline and sale price

Bottom Line

This strategy gives you flexibility, speed, and stronger negotiating power without the pressure of selling first or juggling two mortgages.

If you think bridge financing might be a fit, let's talk. I'll help you coordinate everything and make sure your new home financing is aligned with your goals.



Because finding your next home shouldn't depend on selling your current one first.



STAY MORTGAGE READY



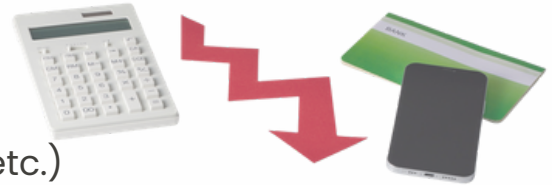
**Dos and Don'ts
of Homebuying**

UNDERSTANDING INCOME & DEBT-TO-INCOME RATIOS

How lenders decide what you can afford.

When applying for a mortgage, lenders look at two things:

1. **How much you earn** (gross monthly income)
2. **How much you owe each month**
(debts like credit cards, car loans, student loans, etc.)



This balance is called your **Debt-to-Income Ratio (DTI)**.

Why DTI Matters

Your DTI helps determine **which loan programs** you're eligible for and **how much home you can qualify for**.

- Some loan types, like FHA and VA, allow for more flexible DTI ratios.
- Others, like Conventional loans, may be a better fit if you have strong income and low debt.

Choosing the right loan often comes down to which program aligns best with your DTI.

DTI vs. Cash to Close

If you're thinking about paying off debt to improve your DTI, **hold off** until we talk. Using those funds for closing costs or reserves might actually help you more than paying down a loan.

Always consult with me before moving money or paying off debt - we'll look at the full picture and decide what gives you the best shot at approval and the most favorable terms.

Bottom Line:

DTI plays a big role in your mortgage approval, but the strategy depends on your unique financial situation. I'll help you find the smartest path forward.

HOW CREDIT SCORES Affect Your Loan



CREDIT SCORE

The higher your score, the more options you unlock.

Your **credit score** plays a major role in your mortgage approval and it can impact everything from the loan programs you qualify for to your interest rate and monthly payment.

Why Credit Scores Matter

Lenders use your score to assess risk. A higher score tells the lender you've managed credit responsibly; and that usually means:

- **Lower interest rates**
- **Better loan terms**
- **Lower mortgage insurance costs** (especially on conventional loans)
- **More flexible loan options**

*Even a **20–40 point increase** in your score can potentially save you thousands over the life of your loan or open up additional loan options.*

Minimum Score Requirements (General Guide)

- **Conventional Loans:** 620+
- **FHA Loans:** 580+ (some lenders may go lower)
- **VA Loans:** No official minimum, but most lenders look for 580+
- **Down Payment Assistance Programs:** Often require 640+

Keep in mind: These are **minimums**; not necessarily the score you need to get the best rate or approval odds.



HOW CREDIT SCORES Affect Your Loan



CREDIT SCORE

What Impacts Your Score?

- **Payment history** (biggest factor)
- **Credit utilization** (how much of your available credit you're using)
- **Length of credit history**
- **New credit inquiries**
- **Credit mix** (types of credit accounts)

Should You Work on Your Score Before Buying?

Not always. Sometimes improving your score by just a little **won't change your loan outcome**, and waiting could cost you more in rising home prices or rates.

Let's review your credit together. I'll let you know if it's worth waiting, or if you're in great shape to move forward now.

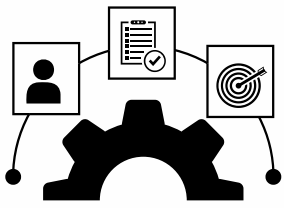
Bottom Line:

Your credit score doesn't have to be perfect; but understanding where you stand helps us match you with the right loan and strategy. If your score could use a boost, I'll give you clear steps to raise it fast.

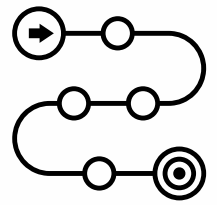


“Your credit score is more than a number. It's a snapshot of financial trust”

”



BEST PRACTICES & What NOT to Do During the Loan Process



Little moves can have a big impact! Here's how to stay on track.

Once you're pre-approved and under contract, the goal is to **keep everything stable** until closing day. Even small financial changes can cause delays, or worse, a denial.

Here's what to do and not do during the home loan process:

What to DO:

- ✓ *Keep making on-time payments on all existing accounts*
- ✓ *Save all bank statements, pay stubs, and tax forms*
- ✓ *Maintain stable employment and income*
- ✓ *Talk to Brett before moving any money between accounts*
- ✓ *Keep reserves in the bank (more is always better)*
- ✓ *Respond quickly to any documentation requests*

What NOT to Do:

- ✗ *Don't make large purchases (furniture, cars, appliances)*
- ✗ *Don't open or close any credit cards*
- ✗ *Don't deposit large amounts of cash without sourcing*
- ✗ *Don't change jobs or switch from W-2 to 1099/self-employed*
- ✗ *Don't co-sign for someone else's loan*
- ✗ *Don't skip payments, even if in dispute*
- ✗ *Don't open any new credit disputes; it can freeze your credit score and halt underwriting*

A Simple Rule: If you're not sure, ask first. Before you move money, apply for credit, or make a big financial decision, check in with me. I'll help you avoid anything that could put your approval at risk.

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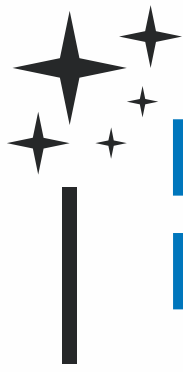


HOMESHOPPING & STRATEGY



**Find Your Dream Home
with Your Buyer's Agent**





Do You Need a BUYER'S AGENT?



Absolutely! And here's why it matters.

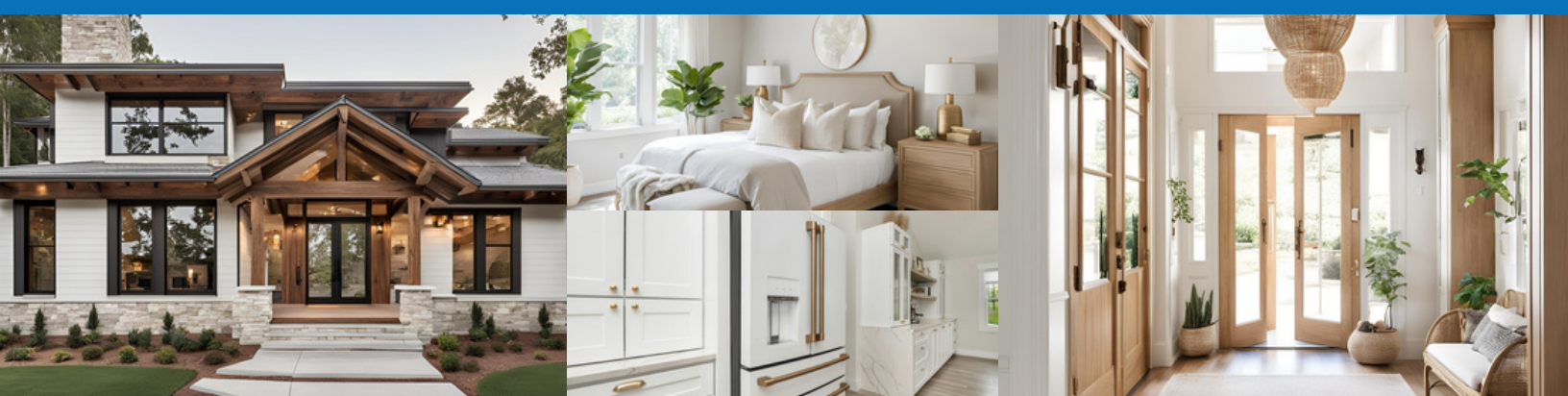
Buying a home is typically the **largest purchase you'll ever make**. Having a trusted professional on your side is not optional; it's essential.

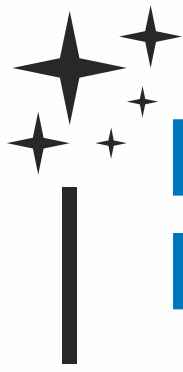
A **buyer's agent** represents **you** - not the seller - and helps guide you through the home search, offer, negotiation, and closing process. They're your advocate, advisor, and expert negotiator.

How Buyer's Agents Get Paid

In most cases, the **seller pays the commission** for both the listing agent and the buyer's agent at closing. But in some situations, **the buyer may be responsible for covering part of the fee**.

Before you start touring homes, make sure you've had a clear conversation with your agent about **how they're compensated** and **whether any portion may be your responsibility**.





Do You Need a BUYER'S AGENT?



Why Working With a Buyer's Agent Matters

- Helps you **find homes** that fit your needs and loan guidelines
- **Schedules and attends showings** - and knows what red flags to look for
- Helps craft **strong offers** that match both the market and your budget
- Negotiates on your behalf - including price, repairs, and seller concessions
- Keeps the deal moving smoothly toward closing
- Explains local contracts, deadlines, and disclosures

Without an agent, you're on your own - and the **seller's agent represents the seller**, not you. That can be risky when it comes to negotiations, legal documents, and protecting your interests.

Risk of Going Unrepresented

Skipping a buyer's agent to "save money" rarely works in your favor. In fact, **it can end up costing you more** through a weaker negotiation, overlooked contract terms, or missed red flags.

Having a skilled buyer's agent on your team is one of the **most important tools** you can use to protect yourself during the homebuying process.

Need a Great Agent?

If you're not already working with a buyer's agent, I can connect you with **top-performing local agents** who know your area, understand your loan type, and will fight to get you the best possible deal.



FINDING A HOME

What to Look For in a Home

Before you fall in love with the kitchen or backyard, make sure the home fits your financial goals and loan requirements.

Here are a Few Key Factors to Keep in Mind:

- Property Type Matters:
 - Single-family, condo, townhome, manufactured, or multi-unit?
 - Not all property types are eligible for all loan programs, especially down payment assistance and USDA or VA loans.
- Condition Counts:
 - Homes needing major repairs or non-permitted additions can be financing red flags.
 - If it needs a new roof or HVAC, talk to us first; it may impact your loan approval.





FINDING A HOME

Here are a few key factors to keep in mind: (Continuation)

- Ineligible Properties Include:
 - Fixer-uppers needing structural work (unless using renovation financing)
 - Land-only purchases
 - Non-warrantable condos
 - Certain manufactured homes not titled as real property

Tip:

Your buyer's agent can help screen out properties that won't qualify; and I'm always available to run loan scenarios before you make an offer.

Beginning with the golden rule of real estate — everything is negotiable.

~Robert Irwin



Making a Strong Offer

In a competitive market, the strongest offers win. But strong doesn't always mean highest; it means strategic.

Here's how to improve your chances and reduce your out-of-pocket costs:

- Get fully pre-approved (not just pre-qualified) before you shop
- Submit a strong earnest money deposit to show you're serious
- Limit contingencies where possible (we'll guide you)
- Work with a skilled buyer's agent who understands local pricing and strategy
- Know your max budget and stay ready to act fast

Don't have a buyer's agent yet? I can connect you with a top local agent in your area who will help you find the right home and negotiate the best deal.



MAKE AN OFFER & NEGOTIATE TERMS

Craft Your Winning Offer





Crafting a WINNING OFFER

When it's the right home; make it the right move.

Making an offer is about more than price. It's about **timing, presentation, and knowing what matters most to the seller**. Whether you're in a hot market or negotiating on a slower listing, here's how to put your best foot forward.

What Makes an Offer "Winning"?

- **Strong financing**

A full pre-approval letter shows the seller you're qualified and serious. I'll customize one for each offer you make and provide updated numbers so you know exactly where you stand.

- **Clean terms**

The fewer complications, the better. Offers with minimal contingencies (when appropriate) are more attractive.

- **Solid earnest money**

A larger deposit signals confidence and commitment.

- **Flexible closing timeline**

If you can work with the seller's desired move-out schedule, that can be just as valuable as price.

- **Strategic seller concessions**

Seller-paid closing costs can be built into your offer while still netting the seller their bottom line, giving you more flexibility with less out of pocket.

Tip: **Think big, but always know what you're willing to walk away from.**

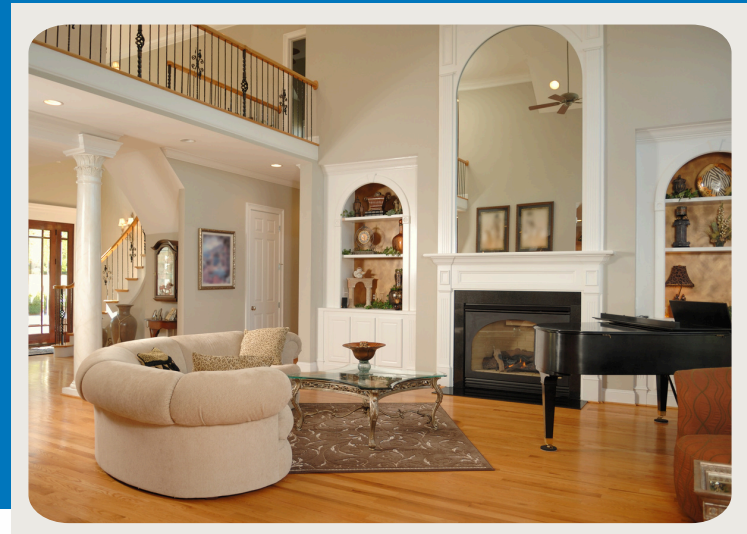
~George H. Ross



NEGOTIATING

TIPS

Making the right moves to win



Smart Negotiating Tips

Look at how long the home has been on the market. If the property's been sitting longer than average, the seller may be flexible on price.

Let's say the home is listed at **\$400,000**, but you (or your agent) believe the seller would accept **\$385,000**. Instead of offering less, you could:

- Offer **\$400,000**
- Ask the seller to pay **\$15,000 in closing costs**

This way, the seller still nets their target **\$385,000**, but you walk away with **\$15,000 less out of pocket** at closing - **with only a small increase in monthly payment**.

It's a **win-win** and a powerful way to structure your offer when funds are tight.

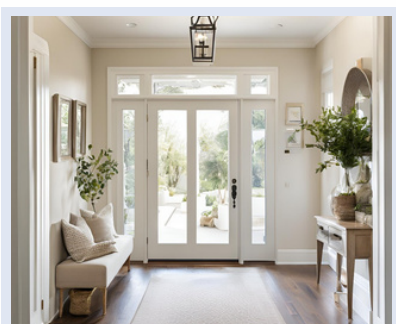
Bonus:

Many loan programs allow sellers to cover part (or even all) of your closing costs, especially when the offer is structured right. We'll help you figure out exactly how much is allowed based on your loan type.

Bottom Line

A strong offer isn't just about the number, it's about strategy. We'll help you work the numbers in your favor so you can make the right offer at the right time, without draining your savings.

For negotiations, we follow the 3 Ps: push, pull, and persist ~Ryan Serhant



THE ADVANTAGE

WORKING WITH A TOP LOAN OFFICER

Here's the difference I make for my clients:

When your offer is submitted, I don't just hand over a pre-approval and hope for the best.

I personally **call the listing agent** on your behalf to explain your qualifications and highlight the strength of your file. This often gives you the edge, **especially in a multiple-offer situation**. Listing agents want to work with lenders who communicate clearly, close on time, and protect the deal. That's exactly what I do.



A great offer, backed by a trusted loan officer, gives sellers peace of mind and gives you the upper hand.

What to Avoid

- Lowballing in a competitive market
- Overloading the offer with demands (repairs, long timelines, etc.)
- Relying on outdated or automated home valuations
- Making emotional or rushed decisions, especially if it's your first offer



Pro Tip:

We'll collaborate with your buyer's agent to craft offers that **win**, not just ones that get noticed. And if you don't have a buyer's agent, I can connect you with a trusted local pro who will fight for your best interests.

Bottom Line

A well-structured offer - backed by a trusted, responsive loan officer - can make all the difference. When the right home comes along, you'll be ready to act with confidence, clarity, and a team that's working hard behind the scenes to help you succeed.



UNDER CONTRACT & LOAN REVIEW

Review Your Loan, Lock Your Rate,
Sign Loan Disclosures

REVIEW



INTEREST RATES, DISCOUNT POINTS, & LOCKING YOUR RATE

Your interest rate plays a big role in both your monthly payment and the total cost of your loan. Rates change daily, and the right choice for you depends on your budget, your goals, and how long you plan to keep the loan.

What Affects Your Interest Rate?

Rates are personalized and influenced by factors like:

- **Credit score**
- **Loan type and term** (FHA, VA, Conventional, etc.)
- **Down payment amount**
- **Loan size and property type**
- **Overall market conditions**



What Are Discount Points?

Discount points are **prepaid interest** you can pay upfront at closing to permanently lower your interest rate.

- **1 point = 1% of your loan amount**
- Paying points can save you money over time but only if you keep the loan long enough

Because discount points are considered **mortgage interest**, they may be **tax-deductible**.

Be sure to consult with your **tax advisor** to confirm what applies to you.

“
Think long-term: discount points let you buy down your rate and lock in monthly savings that add up.
”

INTEREST RATES DISCOUNT POINTS, & LOCKING YOUR RATE

Should I Pay Discount Points?

- If you expect to keep the loan for **5–7 years or more**, paying points can be a smart long-term savings strategy
- If you might **sell or refinance within 5 years**, it may be better to take a slightly higher rate and avoid the upfront cost

I'll show you a cost breakdown and help you decide what makes the most sense based on your plans.

When Should I Lock My Rate

Once you're under contract, you can lock in your rate. And in most cases, **locking early is smart.**

- If we find a rate and payment you're comfortable with, it's usually best to **lock it in**
- Rates can change daily; **sometimes multiple times a day**
- For most people, the risk of rates going **up** is more painful than missing out on a small potential drop

I'll walk you through current market trends and help you make the right call on when to lock or float based on timing and risk.

BOTTOM LINE

Discount points and rate locks are all about strategy. I'll help you look at the numbers, assess your timeline, and make a decision that fits your goals—so you feel confident and prepared, not overwhelmed.



How ESCROW Works & PROPERTY TAX EXEMPTIONS

A simple way to stay on top of taxes and insurance—plus how to save long term.

When you buy a home, your monthly mortgage payment typically includes more than just principal and interest. Most loans also include **escrow**, which covers your **property taxes** and **homeowner's insurance** automatically.

What Is an Escrow Account?

Escrow is a separate account set up by your lender to **hold funds for annual expenses** like property taxes and insurance.

Here's how it works:

- At closing, your **first year of insurance** is paid in full
- An initial amount is collected to set up your escrow account
- Each month, your mortgage payment includes a portion for **taxes and insurance**
- When those bills are due, your lender pays them directly on your behalf
- If your tax or insurance bills change, your monthly escrow contribution will be **adjusted**, which can impact your total monthly mortgage payment

Think of escrow like a savings account managed by your lender, designed to make sure big bills are always paid on time.

Who Is Required to Use Escrow?

- **FHA, VA, and USDA loans:** Escrow is **required**
- **Conventional loans:** Escrow **may be waived** if you're putting 20% or more down and meet lender guidelines

I'll help you determine whether you're required to escrow based on your loan type and down payment.



How ESCROW Works & PROPERTY TAX EXEMPTIONS

HOA Fees Are Not Escrowed

If your home has a Homeowners Association (HOA), those dues are **not included** in your mortgage payment and are **paid directly to the HOA**. Plan to budget for these separately.

Homestead Exemption & Property Tax Savings

After closing, you may be eligible for a **homestead exemption**, which can lower your property tax bill and monthly escrow payment.

Key points:

- Only applies to **primary residences** (not investment or second homes)
- Most counties have a specific **application window at the beginning of the year**
- You'll typically need to update your **driver's license** and **vehicle registration** to match your new home address
- Check with your **county tax assessor's office** or visit their website for the exact **requirements and deadlines**

Missing the deadline means you may have to wait until the following year. So don't delay!

BOTTOM LINE

Escrow keeps you on track with your taxes and insurance - and homestead exemptions can save you money for years to come. We'll help set it up at closing, and I'll remind you to apply for exemptions once you move in.



Brett's HOME BUYER ROADMAP



APPLY & GET PRE-APPROVED

Explore Loan Options &
Your Home Budget



STAY MORTGAGE READY

Do's and Don'ts of
Homebuying



HOME SHOPPING & STRATEGY

Find Your Dream Home with
Your Buyer's Agent.



HOME INSPECTION, APPRAISAL, & TITLE

Verify Home Condition
and Value.



UNDER CONTRACT & LOAN REVIEW

Review Your Loan, Lock Your
Rate, Sign Loan Disclosures



MAKE AN OFFER & NEGOTIATE TERMS

Craft Your Winning Offer.



CHOOSE YOUR INSURANCE

Shop for Homeowner's
Insurance.



UNDERWRITING APPROVAL

Clear Loan Conditions Until
Clear to Close



CLOSING DAY

Sign Paperwork &
Get Your Keys



HOMEOWNERSHIP

Taxes, Equity, & Refinancing





HOME INSPECTION, APPRAISAL & TITLE

Verify Home Condition & Value



APPRAISALS & HOME INSPECTIONS



Once you're under contract, two important evaluations take place: the **appraisal** and the **home inspection**.

Appraisal (Required by the Lender)

- Confirms the home's market value
- Ordered by the lender, not the buyer or agent
- If the appraisal comes in under the purchase price, most sellers will renegotiate to match the appraised value
- That's why it's important to include an appraisal contingency; so you can walk away if the value is too low and the seller won't adjust
- If the value comes in higher, you may be able to increase the purchase price and request more seller-paid closing costs to reduce your out-of-pocket expenses



Appraisals bridge the gap between what a buyer feels and what the market proves.



APPRAISALS & HOME INSPECTIONS

Home Inspection (For Your Protection)

- Optional - but strongly recommended
- Checks the home's **condition**, including structure, systems, roof, HVAC, etc.
- Helps identify repair needs before you finalize the purchase
- Typically costs **\$350-\$600**, depending on the home



Quick Fact

- Both usually happen within **7-10 days** after your offer is accepted
- Appraisals are included in your loan costs (around **\$500-\$750**)



BOTTOM LINE

Appraisals protect your lender. Inspections protect you. We'll guide you through both to make sure you're making a smart, informed decision.



UNDERSTANDING TITLE WORK & TITLE INSURANCE

Protecting your ownership and ensuring a clean transfer of property.

When you buy a home, you're not just buying the structure; you're taking legal ownership of the property and the land it sits on. That's where **title work** comes in. It ensures there are no surprises tied to the property that could affect your ownership rights later.

What Is a Title Search?

A **Title search** is performed by the closing attorney to confirm the seller has legal ownership of the property and the right to sell it. This search reviews the property's history through public records to make sure there are no:

- Unpaid mortgages or **prior liens**
- Mechanic's liens from contractors who weren't paid
- Tax liens or unpaid property taxes
- Legal issues from divorce, inheritance, or estate problems

The goal is to ensure you receive **clear title**, meaning no one else can claim an interest in your new home.

Liens and Title Issues

A **Lien** is a legal claim against the property most commonly from:

- Existing **mortgages or home equity loans**
- **Mechanic's liens** from contractors
- **Judgment liens** from lawsuits or unpaid debts
- **Tax liens** from unpaid local, state, or IRS taxes

Before you can take ownership, the closing attorney must ensure all liens are paid and cleared so you don't inherit someone else's debt.

UNDERSTANDING TITLE WORK & TITLE INSURANCE



Recording the Mortgage

After closing, the closing attorney will record your mortgage with the county to make your loan and ownership official in public records. This ensures the property legally belongs to you and shows the lender's interest in the home as collateral for the loan.

Quitclaim Deeds

A **quitclaim deed** is used to add or remove someone from the title after closing. For example, adding a spouse, removing a co-borrower, or changing ownership for estate planning. Keep in mind, changes to title do not automatically affect who's responsible for the mortgage, so always consult with your lender before making any title changes.



If you ever have questions about title insurance or transferring title in the future, I'm happy to connect you with trusted closing attorneys who can guide you.





CHOOSE YOUR INSURANCE



[Shop for Homeowner's Insurance](#)



UNDERSTANDING HOMEOWNER'S INSURANCE

Protect Your Home - and Your Investment

As part of your mortgage approval, you'll need to secure a **homeowner's insurance policy** that protects your home against fire, theft, storm damage, liability, and more. Your annual premium impacts your **monthly mortgage payment** and is part of your **cash to close** at settlement; so it's important to understand how it works.

Deductibles: What They Are & Why They Matter

A **deductible** is the amount you must pay out of pocket if you file a claim. For example, if you have a \$2,000 deductible and your home has \$10,000 in storm damage, you would cover the first \$2,000, and insurance would cover the remaining \$8,000.

Deductibles typically range from \$500 to \$10,000.

- A **lower deductible** usually means a **higher annual premium**
- A **higher deductible** can lower your premium but increases your out-of-pocket cost in the event of a claim

We'll work with your insurance agent to find the right balance based on your needs and risk tolerance.

Replacement Cost vs. Market Value

Homeowner's insurance is based on the **cost to rebuild** the home not the market value or what you paid for it.

If your home is destroyed, your insurance should provide enough coverage to replace it with similar materials and quality; this is called replacement cost coverage.

How Insurance Affects Your Monthly Mortgage Payment

Your **annual premium is divided by 12**, and that monthly amount is added to your total mortgage payment as part of your **escrow account**. This ensures your insurance is paid on time every year.



UNDERSTANDING HOMEOWNER'S INSURANCE

Get coverage that protects your home and your peace of mind.

When Do You Pay for It?

Your **first year's premium is paid in full at closing**, and an initial reserve is collected to set up your escrow account. This premium becomes part of your total **cash to close**, so if your insurance is higher or lower than expected, it can directly affect how much money you need at the closing table.

If your agent isn't confirmed yet, **now's the time!**

Choosing and locking in your agent keeps your timeline on track.

Once that's done, we'll handle the coordination all the way to closing.

Need a Quote?

We've included a list of recommended insurance partners in the next section who can help you shop quotes quickly and explain your coverage options.



RECOMMENDED INSURANCE PARTNERS



KATHERINE BALL, CLU[®], CPCU[®], CHFC[®]

STATE FARM INSURANCE



(678)-935-3520 - *OFFICE*
katherine@insurewithkatherine.com - *EMAIL*
KatherineBall.com - *WEBSITE*

11555 Medlock Bridge Road, Suite 150 Johns Creek, GA 30097

DEREK STAY - INDEPENDENT INSURANCE BROKER

GAF INSURANCE GROUP



(678)-335-2323 - *PHONE*
(678)-831-8009 - *FAX*
derek@gafins.com - *EMAIL*
DerekStay.com - *WEBSITE*

2750 Peachtree Industrial Blvd, Duluth, GA 30097

As a broker, Derek can shop multiple carriers to help you find a policy that fits your needs and budget.

DEAN SIBRIZZI

FARMERS INSURANCE



(678)-981-7578 - *PHONE*
(678)-557-4412 - *MOBILE*
dsibrizzi@farmersagent.com - *EMAIL*
DeanSibrizzi.com - *WEBSITE*

620 Village Trace, Marietta, GA 30067

Dean and his team pride themselves on personal service and quick turnaround on quotes.

TREVOR ROSEBERRY

ALLSTATE INSURANCE



(404)-233-7233 - *PHONE*
troseberry@allstate.com - *EMAIL*
TrevorRoseberry.com.com - *WEBSITE*

3401 Northside Pkwy NW Atlanta, GA 30327





UNDERWRITING APPROVAL

Clear Loan Conditions

WHAT TO EXPECT DURING THE LOAN PROCESS

*From offer to keys
what happens behind the scenes of your mortgage approval.*

Once your offer is accepted, things get real. Behind the scenes, your loan team springs into action to get you from “under contract” to “Clear to Close.” Here’s what to expect between now and the closing table.

Step 1: Loan Processing Begins

Your file moves into processing, where we:

- Review your application and documents for accuracy
- Order your **appraisal, title work, and insurance**
- Begin verifying employment, income, and assets



You may be asked for **updated documents or clarifications**. The faster you respond, the faster we move.

Step 2: Underwriting Review

Next, your file goes to underwriting; this is where the loan decision is made. The underwriter reviews:

- Credit, income, debts, and assets
- Property appraisal and title
- Loan guidelines and eligibility

If everything checks out, you’ll receive a **Conditional Approval** with a short list of **conditions** that need to be satisfied before final approval.



WHAT TO EXPECT DURING THE LOAN PROCESS

Step 3: Clearing Conditions

This is where **your responsiveness matters most**. Common conditions include:

- Updated pay stubs or bank statements
- Letters of explanation for credit or deposits
- Verification of employment

Think of this as a final checklist. Once everything is submitted, the underwriter gives final sign-off.

Step 4: Final Approval & Clear to Close

Once conditions are cleared, we receive the magical **Clear to Close** - which means:

- Final documents are prepared
- You'll get your **Closing Disclosure** at least 3 days before closing
- Your closing date is officially scheduled

This is the home stretch. Just sign and move in!



WHAT TO EXPECT DURING THE LOAN PROCESS

Important Reminders During the Process:

To avoid delays or loan denial, **do NOT**:

- Open or dispute new credit accounts
- Make large deposits without documentation
- Change jobs or income structure
- Buy furniture, cars, or take on new debt
- Co-sign for anyone else

If you're unsure, **ask me first** before making any financial changes.

Stay Available, Stay Informed

The more responsive you are, the smoother things go. I'll keep you updated at each milestone and make sure you know exactly what's happening and what's next.

BOTTOM LINE

We're in this together and I'm here to guide you through every step. Let's get you home.





CLOSING DAY

Clear to Close – Closing Department sends closing package – confirming wiring instructions – showing up for closing, signing paperwork.



You're CLEAR-TO-CLOSE Now What?

Final Approval. Final Numbers. Final Stretch.

Getting "Clear to Close" means your mortgage file has received final approval from underwriting and you're officially ready to close on your home. Here's what happens next:

What "Clear to Close" Means:

- Your loan has been fully approved
- All documents and conditions have been reviewed and accepted
- Your file is now moving to our Closing Department

What Happens Next:

- You'll receive your Final Closing Disclosure (CD) showing your final loan terms and cash to close
- We'll send your closing documents directly to the closing attorney's office
- Your closing will be scheduled - if it hasn't been already

This is one of the most exciting milestones in the homebuying process. You're almost there!



You're CLEAR-TO-CLOSE Now What?

Getting Ready for Closing Day

Be prepared, confident, and ready to sign.

Here's what to expect and how to prepare for a smooth closing:

What You'll Need:

- **Valid Photo ID** (such as a driver's license or passport)
- **Your Cash to Close** amount, which will be listed on your Final Closing Disclosure

Important:

- **Call the closing attorney's office to verify wiring instructions.**
Wire fraud is real - **always verify over the phone using a trusted number.**
- In most cases, **you'll wire your funds directly to the attorney** ahead of closing (if allowed by the attorney, you may be able to bring a cashier's check - confirm in advance.)

What Happens at Closing:

- You'll sign your final loan documents
- The attorney will review everything and answer any last questions
- Once funds are received and documents are signed, the home is officially yours!

We'll be with you through every step - reviewing your CD, answering your questions, and making sure your closing goes smoothly and on time. You're just one signature away from becoming a homeowner.



Brett's HOME BUYER ROADMAP



APPLY & GET PRE-APPROVED

Explore Loan Options &
Your Home Budget



STAY MORTGAGE READY

Do's and Don'ts of
Homebuying



HOME SHOPPING & STRATEGY

Find Your Dream Home with
Your Buyer's Agent.



HOME INSPECTION, APPRAISAL, & TITLE

Verify Home Condition
and Value.



UNDER CONTRACT & LOAN REVIEW

Review Your Loan, Lock Your
Rate, Sign Loan Disclosures



MAKE AN OFFER & NEGOTIATE TERMS

Craft Your Winning Offer.



CHOOSE YOUR INSURANCE

Shop for Homeowner's
Insurance.



UNDERWRITING APPROVAL

Clear Loan Conditions Until
Clear to Close



CLOSING DAY

Sign Paperwork &
Get Your Keys



HOMEOWNERSHIP

Taxes, Equity, & Refinancing



HOMEOWNERSHIP

making payments, junk mail, refinancing, file for homestead exemption, etc



AFTER CLOSING: What Happens Next?

The loan is done - but I'm still here for you.

Closing day is exciting - but it's not the end of the journey. Here's what to expect after you get the keys, along with tips to manage your new mortgage and take advantage of the ongoing support I provide long after the ink dries.

Watch Out for Junk Mail

Once your mortgage is recorded, it becomes **public record**. That means you may start receiving **a lot of mail from lenders, life insurance companies, and other third parties**.

Many of these use **misleading language** that makes it look like it's coming from me or your loan servicer.

Always read the fine print. If you're unsure whether something is legitimate, feel free to forward it to me and I'll take a look.

Making Your First Mortgage Payment

- Your first payment is usually due 30-60 days after closing
- You'll get a welcome letter from your new loan servicer with payment instructions
- Be sure to set up online account access, paperless statements, and automatic payments for ease and reliability



AFTER CLOSING: What Happens Next?

Payment Options to Consider

- Monthly payments: The standard setup
- Bi-weekly payments: A simple way to pay off your mortgage faster and reduce interest; ask your servicer or talk with me to see if this strategy fits your goals

Don't Forget Your Homestead Exemption

Most counties in Georgia allow you to file this at the beginning of the **next calendar year** after closing. It applies to **primary residences only** and can reduce your annual property taxes and monthly escrow payment.

To apply, you'll likely need:

- Your updated **driver's license** and **vehicle registration** showing your new address
- The **property parcel ID number** (from your closing docs or county records)
- To visit your **local tax assessor's website** for instructions and deadlines

Missing the deadline means you'll have to wait a full year to benefit. Mark your calendar!



AS A HOMEOWNER

Track Your Equity with *myhomeIQ*

You'll be automatically enrolled in myHomeIQ, a free monthly report that helps you monitor:



HOME REPORT

A personalized monthly home value and equity report.

- ✓ Estimated home value
- ✓ Growing equity
- ✓ Local housing trends
- ✓ Refinance opportunities
- ✓ Smart financial tips for homeowners

Annual Mortgage Reviews

Each year, we'll check in to see if there's an opportunity to:

- ✓ Lower your rate
- ✓ Adjust your loan strategy based on life changes
- ✓ Access your equity
- ✓ Review your escrow and property tax situation

Future Loan Benefits

When you work with me again for a future home purchase or refinance, you'll get access to:

- No-cost refinance options (available in certain situations)
- Personalized guidance based on your long-term goals

Priority support and a seamless process



WHAT HAPPENS If Interest Rates Drop After You Buy?



Lock in Your Home Now – Refinance Later with No Lender Fees.

Buying a home is a big milestone, and timing it around “perfect” rates can feel impossible. The truth is: **the best time to buy is when you find the right home**, not when rates happen to be ideal.

That’s why I offer a powerful, buyer-friendly option to give you peace of mind both now and later:

The 5-Year Reduction Commitment

When you finance your home with me, you’ll gain access to an **exclusive refinance benefit** that protects you in a changing market:

- **Buy Now with Confidence**

Take advantage of current pricing, available inventory, and low down payment options designed to help you get into your new home without waiting on the market.

- **No Lender Fees When You Refinance**

If interest rates drop at any point in the next **5 years**, you can refinance with **no lender processing or underwriting fees** – a savings of over \$1,000.

- **Appraisal Fee Credit**

When you refinance through me, you’ll also receive a **credit toward your appraisal**, further reducing your closing costs.

Don’t Wait to Time the Market

The right home might not still be available if you wait months or years for rates to fall. With this program, you get the best of both worlds:

- Lock in your dream home now
- Enjoy lower payments later without starting from scratch or paying full refinance costs

**Let’s get you into the home you love today –
with the confidence that you’ll benefit if rates improve tomorrow**



Thank you for choosing me to be a part of your home-buying journey! I'm here to guide you every step of the way, from start to finish.

If you have any questions or need further assistance, don't hesitate to reach out.

Your dream home is just around the corner, and I'm excited to help you find it!

BRETT TURNER

YOUR LOCAL MORTGAGE EXPERT



📞 (865) 567-3095 *mobile*

✉️ bturner@annie-mac.com

🌐 TurnerMortgageTeam.com

📍 39 Cedar Swamp Road, Smithfield, RI 02917



Brett Turner
MORTGAGE ADVISOR

Your home journey doesn't end at closing - and neither does my commitment to you. As your trusted mortgage professional, I'm here to guide, support, and celebrate with you long after the keys are in your hand. My goal is to be your lifelong resource for all things homeownership.

Can you do me a favor?

If you had a great experience, I'd be truly grateful if you could take a moment to share your thoughts with a 5-star Google review.

Your feedback not only means a lot to me personally, but it also helps future homebuyers feel confident and supported as they take their next step toward homeownership. Every review makes a difference and your kind words help more people find trusted guidance along their journey.

Thank you so much for your time, your trust, and for helping others achieve their dream of homeownership!



I'm Here for the Long Haul

From your first mortgage to your forever home, I'll be here for you.

Got a question about your loan, insurance, taxes, or buying again? **Call or text me anytime.**

(678) 884-9530

Thank you again for trusting me with your mortgage.

Welcome home and stay in touch.





HOMEBUYING

HELPFUL CHECKLISTS



Documents Needed



Your Home Preferences



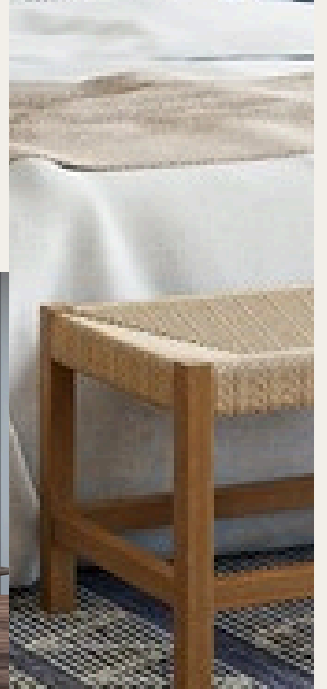
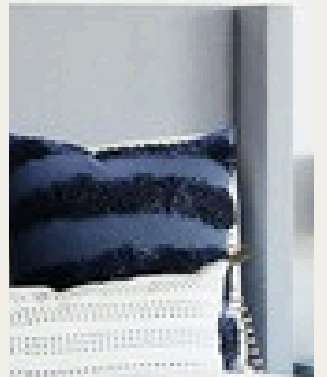
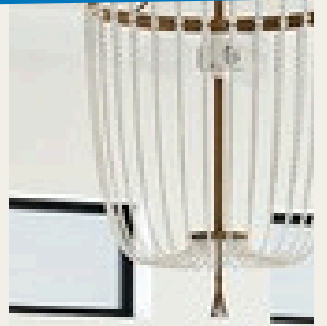
Home Feature Checklist



Homes Toured



Scheduling Your Move



ORGANIZING Your DOCUMENTS

What to gather before we start your loan approval.

Having the right documents ready helps us move quickly and avoid delays. Here's exactly what you'll need to provide, organized by category. If something doesn't apply to you, no worries - we'll help you figure out what does.

Identification

- Valid **Driver's License** or State-issued ID
- Social Security Card** (or proof of SSN)
- Permanent Resident Alien Card** (if applicable)

Income Documentation

What you need depends on how you earn your income.

W-2 Employees

- Most recent **2 years of W-2s**
- 30 days of pay stubs**

Self-Employed / 1099 / Business Owners

- 2 years of full tax returns** (personal and business, all pages)
- Year-to-date Profit & Loss (P&L)** statement (signed and dated)
- Business license** (if applicable)
- 2 months of business bank statements**

ORGANIZING Your DOCUMENTS

Commission / Bonus / Overtime Income

- 2 years of W-2s and/or tax returns
- Current **pay stubs** showing year-to-date income
- Year End (December) paystubs** from previous 2 years reflecting year-to-date income

Fixed Income (Social Security, Pension, Disability)

- Most recent **award letter** (SSA, pension provider, or benefits administrator)
- 1099s** from the past 2 years

Other Income (Child Support, Alimony, Trust Income, etc.)

- Court order** or **Divorce decree** outlining support payments
- Trust agreement** and recent **distribution history**
- Documentation of any ongoing, qualifying income source**

Rental Income

- Lease agreements** (current and signed)
- Most recent tax return** (showing rental income)
- Mortgage statement, tax, insurance, and HOA info** for rental properties

ORGANIZING Your DOCUMENTS

Assets – Used for down payment, closing costs, or reserves.

- 2 months of full bank statements**
(checking, savings, money market)
- Most recently quarterly statements**
for retirement and investment accounts
- Gift letter and proof of transfer**
(if receiving help from family)
- Documentation for any **large deposits**
(explanation, source, proof of sales, etc.)

Optional: We can simplify this step by using secure online verification of assets via Mastercard's platform. Ask us if that's a better option for you.

Veterans (for VA Loan Eligibility)

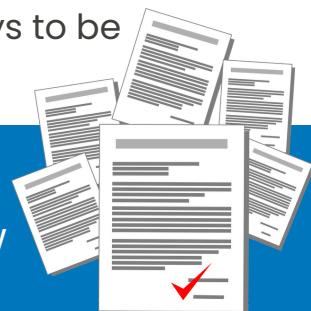
- DD214 - Member 4 Copy** (discharge paperwork)
- Certificate of Eligibility (COE)** - we can help you obtain this
- VA disability award letter** (if applicable)

Important Notes:

- Always send **full PDF statements** - not screenshots or photos
- Make sure **all pages** are included, even if they're blank
- Keep funds in one account if possible to avoid extra documentation
- **Cash deposits** must be documented or seasoned for 60+ days to be used



Need help gathering any of these? Don't stress!
We'll walk you through it step by step and let you know what applies to your situation.



YOUR HOME PREFERENCES

(Fill-out and Share with Your Agent)

Understanding your preferences is crucial. It helps us focus on properties that align with your needs and tailor our approach for a more efficient and successful home-buying process.

What factors will influence your home buying decision?

• Neighborhood:

• Schools:

• Size:

• Location:

needs

wants

Best days and times for showings?

Are you looking for specific amenities or features in the neighborhood?

Do you want a move-in-ready home or are you open to doing renovations?

Do you have any specific style or design preferences for your new home?

HOME FEATURE

CHECKLIST

(Fill-out and Share with Your Agent)

EXTERIOR:

want need

- Landscape lighting:
- Newer roof:
- 3 car garage:
- Front porch/patio:
- Deck:
- Fence:
- Security system:
- _____
- _____

LIVING ROOM:

want need

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- _____
- _____

KITCHEN:

want need

- Granite/quartz countertops:
- Stainless steel appliances:
- Island with seating:
- Walk-in pantry:
- Breakfast nook:
- _____
- _____

LIVING ROOM:

want need

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- _____
- _____

DINING ROOM

want need

- Formal dining room:
- Open to kitchen:
- Space for large table:
- _____
- _____

DINING ROOM

want need

- Formal dining room:
- Open to kitchen:
- Space for large table:
- _____
- _____

BEDROOMS:

want need

- Number of bedrooms: _____
- Primary with ensuite bath:
- Primary on main floor:
- Laundry room connected:
- Walk-in closet in primary:
- Guest room:
- _____
- _____

BATHROOMS:

want need

- Number of bathrooms: _____
- Double vanity in primary bath:
- Separate shower and tub:
- Walk-in shower:
- _____
- _____

BASEMENT:

want need

- Finished basement:
- Additional bathroom:
- Walk-out:
- _____
- _____

ADDITIONAL FEATURES:

want need

- Home Office:
- Home Gym:
- Media Room:
- Wine Cellar:
- Safe Room:
- Swimming Pool:
- Sunroom:
- Hot Tub:
- _____
- _____

SCHEDULING YOUR MOVE

AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEKS TO MOVE

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number

