

THE BEGINNER'S GUIDE TO HOME BUYING

TABLE *of* CONTENTS

What Type of Home Buyer Are You	1
Plan Your Budget Like a Boss	5
Find the Homestyle for your Lifestyle	7
How to Make the Perfect Offer	10
The Skinny on Signing Contracts	12
Plan Your First Mortgage Loan to a "T"	15
Inspections, Homeowner's Insurance, Warranties and You	16
Closing Your First Home	18
Resources	19
Summary	20

PROLOGUE:

The thought of finally buying your first home can be overwhelming, but don't worry! We compiled an ultimate guide for everything you need to know about the home buying process, all in one place. We promise it's not as difficult as it seems.

Learn about the most tried tips, trade secrets, and best resources in under twenty minutes that will equip you with an arsenal of knowledge worthy of the most seasoned home buyer.

So grab a cup of coffee or tea and get ready to buy your first home!





1

WHAT TYPE OF HOME BUYER ARE YOU?

Finding the Perfect Realtor to Match Your Lifestyle

We can all agree that buying a home for the first time, while daunting, can be a wonderful and thrilling experience. To find your new urban dream home or bohemian loft, you need the perfect Realtor representing your style and vision. Before you can do this, take some time to think about what you really want in a home. What are the must-have, the would-be-nice and the compromise items on your home list? Effectively communicate your style, taste, needs and the vision for your new dream home to your Realtor. If you don't know what you want, chances are your Realtor won't either.

So how do you express your vision to your agent?

HERE ARE SOME QUICK TIPS FIXING ANY COMMUNICATION GAPS BETWEEN YOUR HOUSE DAYDREAMS AND YOUR REALTOR:

TIP 1

Make a pinterest board of the aesthetic appeals you want in a home.

Include settings, textures, layouts, floor plans, exterior and interior design, amenities, interior decorating and design styles - really anything that expresses what you're looking for in your home. You want to communicate as much of your style and preferences up front to save you from disappointment and wasted time.

TIP 2

Do your research on your favorite neighborhoods and areas of cities that fit your lifestyle.

Is the setting of a peaceful suburban neighborhood or the bustling streets of a city the atmosphere you thrive in? Know the setting that is best for you and conducive with your everyday lifestyle. Tell your realtor that you need to live where your lifestyle is and have clear examples to share.

TIP 3

Add vocabulary to your home style tastes; do some quick research on the different prominent American architectural periods and styles.

Mid-century modern or Victorian? Buffing up on your history will help communicate the architectural look and aesthetic appeal and will make you sound like a pro.



As a New Home Buyer, finding the right real estate agent is key to finding the right home for you.

FIND THE REALTOR FOR YOU

Now that you know your style and vision for your home, you need to hire someone to help you find this dream spot. But what is the difference between a REALTOR® and a real estate agent? Is there even a difference? Is one better than the other? To become a REALTOR®, a real estate agent must be licensed and join a REALTOR® board, such as the Atlanta REALTORS® Association. REALTORS® are held to very high standards, but the most important factor in choosing an agent is finding someone right for you and your style.



Review this checklist of 10 important questions to consider when looking for a real estate agent.



1. Is my agent licensed?
2. Does my agent work full time?
3. Does my agent have good references?
4. Does my agent have good reviews?
5. Does my agent specialize in my price range?
6. Does my agent know about the surrounding area?
7. Is my agent knowledgeable about the market?
8. Does my agent match my needs and personality?
9. Is my agent a good communicator?
10. Do I feel like I can trust my agent?

Follow these tried and trusted questions as you find the best Realtor for your new home!

2

PLAN YOUR BUDGET LIKE A BOSS

Now that you've got the scoop on finding a realtor that represents your taste and lifestyle, it's time to get down to the nitty gritty of what you can afford. Plan your budget to give yourself a clear vision of what kind of home you should look for.



HOW MUCH CAN YOU AFFORD FOR YOUR FIRST HOME?

Getting pre-qualified is an important step in the home buying process. Knowing how much home you can afford helps prevent wasting time looking at properties that are not within your price range. It gives you the negotiating power you may need, plus, it lets the seller know your financing is certain and you are serious about purchasing a home. The process entails an in-depth assessment by a licensed loan officer who will look at your credit score, tax returns, and paycheck stubs to determine the specific loan amount you are pre-approved for prior to purchasing a home. Not only does this give you some assurance that you can buy your dream home, but it also sets you apart from other buyers and helps make the process go more smoothly and quickly.

CONDITIONAL VS. PRE-APPROVAL LOAN COMMITMENT:

CONDITIONAL LOAN COMMITMENT: After finding a home and securing a contract, the lender's underwriter reviews your loan documents (i.e. Pay Stubs, W-2's, bank statements, tax returns, etc.) and provides a conditional loan commitment to allow you to purchase the home.

PRE-APPROVAL: An in-depth assessment by a licensed loan officer which gives you a pre-approval from the lender for a specific loan amount prior to purchasing a home.

Below are the steps to budgeting for a home if you've never done so before, and a refresher for those looking to improve their home finance budgeting skills!

STEP 1: BUILD CREDIT

Lenders will consider your credit score along with your monthly income and the value of

the home you are looking to buy. A higher credit score could lower your interest rate and monthly payment! As young adults, it's

never too early to start building your credit. Start em' young! Get a credit card with a low line of credit and just make small and smart purchases. Building credit early is one of the best life hacks we could give you. Most importantly, remember to keep making those credit card payments on time each month!

STEP 2: PRACTICE PAYING A MORTGAGE BEFORE YOU BUY

Say your monthly income is \$8,000. At 28%, your monthly mortgage payment shouldn't exceed \$2,240. If your current rent is \$1,800, that means you still need to pay an additional \$440 each month. So, put that money into a special savings account. Having practice demonstrates to lenders that you can afford the higher payment AND you can save a little towards a down payment! It's a win/win.

STEP 3: SAVE A DOWN PAYMENT

A down payment usually ranges from 3-20% of the purchase price. If, however, you make a down payment that is less than 20%, you will have to pay private mortgage insurance (PMI), which covers the bank if you can't complete your payments. A down payment is usually a small percentage of the loan, but can reduce the amount of home you can afford.

STEP 4: CALCULATE THE HIDDEN EXPENSES

Make sure to map out the additional expenses of buying a home. Preparation will be your key to success. Keep expenses like the inspection or appraisal cost, usually between \$350-400 each, in mind. Remember that on top of the down payments are closing costs that can run about 3% of the purchase price.

STEP 5: LEAVE WIGGLE ROOM IN YOUR BUDGET

Life happens! Whether it is trying to impress your partner, buying tickets to a surprise concert, helping the family with an emergency, or even just forgetting about certain expenses: allow yourself some slack. Let's say you find your dream home, but it is slightly over budget, leaving a little wiggle room helps you change around other expenditures to help it move into your budget. Trust us, no harm done by giving yourself a little extra buffer!

STEP 6: DIFFERENTIATE BETWEEN WANTS AND NEEDS

We live in a consumer's world, constantly being thrown ads telling us what we need. Most of these items, however, are just accessory to what we truly need. Map out your priorities in your budget, separating the

wants and the needs. Let's say you really want a fireplace, large kitchen island, and large master bathroom. You need to be close to your kids' schools, however. Differentiating between wants and needs will help you choose the home five minutes from their school with everything you want except the large kitchen island, rather than a home 30 minutes from their school.

STEP 7: STAY ORGANIZED

Keep everything organized to make buying your dream home a breeze. There are so many easy options and guidance tools to help you stay orderly. Great budget apps include Mint, PocketGuard, EveryDollar, and Mvelopes, just to name a few. You can also use online tools like Quickbooks, Excel or Google Sheets to keep information organized and accessible. Filing bills and major documents and keeping checklists are also great ways to keep on top of everything and keep yourself from letting it all pile up.

STEP 8: KNOW YOUR STRENGTHS AND WEAKNESSES

Rock your strengths but account for your weaknesses. Write out a game plan for how you will combat your weaknesses. Let's say you are a decoration fiend: you love all the trinkets, the throw pillows, the fuzzy blankets,

and funky rugs. Instead of letting yourself run wild at Home Goods or Pottery Barn, you can have an extra budget category related to Home Decor. A small extra step like this will keep your budget in check and save you a lot of money!

STEP 9: SET UP AN ACCOUNTABILITY PLAN

Stay smart and don't allow yourself to see the homes way above your budget. You put in the time and effort and owe it to yourself to go all in on your budget. And, as a bonus, if you saved in some places you can use your wiggle room to splurge in others, rather than be bogged down by debt. You will be so much happier that you listened to your budget when you find a dream home you can afford.

STEP 10: GET PSYCHED ABOUT HOW READY YOU WILL BE TO BUY!

With all these tips and tricks in your back pocket, you are on the way to a stress-free and exciting home buying experience! Happy Searching!

3

FIND THE HOME STYLE FOR YOUR LIFESTYLE

Hunting for the Perfect Dream Home

Now that you are pre-approved and your stacks are in the bank, it's time to actually go shopping for a home! With your moodboards, favorite architectural designs and layouts in mind, find the places that best meet your needs, aesthetic expectations and your budget.

RESEARCH THE POTENTIAL AREAS

Now, for the fun part! You get to find your dream home! Figure out if you are looking for a custom home, a condo, a townhouse, or a fixer-upper. Let your buyer consultant know your needs and your wants. Finding the right house is important, but we also recommend researching the town you choose as well.

Try driving around different neighborhoods at different times of the day. Familiarize yourself with the area you want to live in; find restaurants and shops, research schools and figure out traffic patterns. Let your new home

become your favorite investment. Research what style and layout of home suits your needs and be sure to keep in mind that this is your first home. Make sure it caters to your lifestyle now.



Here is a list of potential home types:

SINGLE FAMILY HOME



These homes sit on their own lot and typically come in one (ranch), two or three-level styles. A home especially ideal for families - particularly those with children and pets. This home offers more privacy than other types, but you'll typically have to keep up with more maintenance.

CONDOMINIUMS (CONDOS)



Condos are individually owned homes attached to one another in a building (like apartments) and feature common facilities, like recreation areas, a pool or a fitness room. Each condominium belongs to an association of its owners. The association determines the monthly assessment fees along with rules and regulations that govern the entire building as well as maintain and improve the building.

TOWNHOMES



Whether they're one, two or three stories tall, townhouses are typically vertical in design; some even come with attached garages. These offer the privacy of a single-family home and may have the added benefit of exterior condo maintenance, which may be run by a homeowners association.

FIXER UPPERS



These are homes that are in need of extensive repairs and can usually provide good value to buyers who want to put some work into them. Always get an inspection before you buy because there can be additional costs due to major defects in the home, such as foundation cracks or faulty heating & air units.

QUOTES TO LIVE BY



I believe that being successful means having a balance of success stories across the many areas of your life. You can't truly be considered successful in your business life if your home life is in shambles. - ZIG ZIGLAR

Charity begins at home, and justice begins next door. - CHARLES DICKENS

Strength of character may be learned at work, but beauty of character is learned at home. - HENRY DRUMMOND



HOW TO MAKE THE PERFECT OFFER

4

Pinpoint houses on the market and calculate the remodeling and renovations needed to pull off moving in and achieving the dream home that you want. This is an important next step on your home buying journey and it's called making an offer.

Make Them an Offer They Can't Refuse.

At this point you already have a loan pre-approval! Attach a letter with your loan pre-approval and wow the sellers with your extra leverage. Now you may be asking “how much do I offer” or “how do I even make an offer”? Have your Realtor run the comparable by performing a Comparative Market Analysis

and look at the market statistics in that specific zip code to come up with an accurate offer price. Put earnest money down as a deposit to show that you are serious. That alone will make you stand out from others looking to buy the home. Boom. You have a great offer.

Things To Consider When Making A Contract Offer

LOAN PRE-APPROVAL LETTER: To have the most leverage with your contract offer, get a loan pre-approval letter from a trusted mortgage provider.

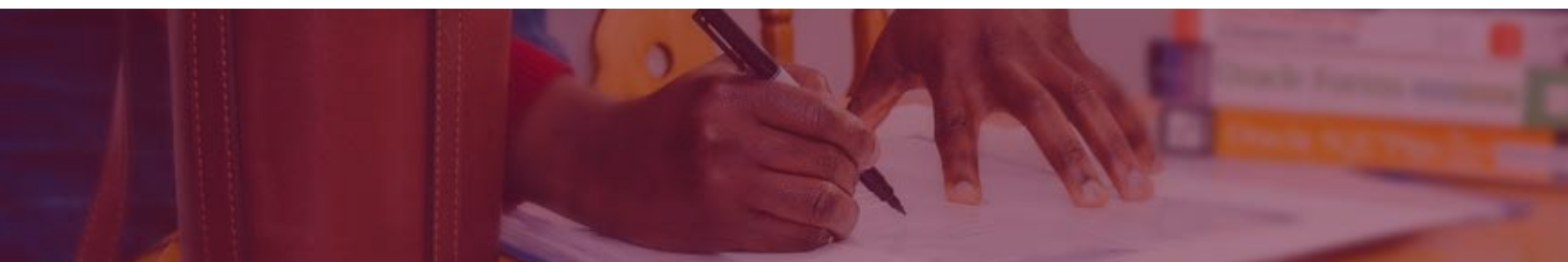
SALES PRICE: Typically determined by recent comparable sales that are close to and similar to the property you want to buy.

EARNEST MONEY: A deposit paid by a potential homebuyer to a REALTOR® upon contract offer/bid acceptance that indicates the intention to purchase the home.

FINANCING CONTINGENCY: This is the period where the contract allows the buyer time to submit all of their financial documentation to the mortgage lender and obtain an approval for a mortgage loan.

CLOSING DATE: The date at which the sale of the property becomes final. The borrower signs the mortgage papers and in return receives the deed to the property and keys to the home.

APPRAISAL CONTINGENCY: The appraisal is key in your home buying process to make sure you are paying a fair price. As part of the loan approval process, the lender hires an appraiser to assess the property and determine whether the loan amount is appropriate to its value. The appraiser uses factors including location, condition, and sales price of recently sold comparable properties in the area to determine the property's value.



5

THE SKINNY ON SIGNING CONTRACTS

Things are getting serious.

You are now in the next step of your relationship with your house: the commitment step.

It's time to make it official by signing your contract!

What to Know When You're Under Contract

Welcome to the beginning: Day 0. Wait, what? Yes, welcome to the beginning of the journey to get your dream home, which is a process usually lasting around 30-45 days. The journey only begins once you submit an offer! This next process includes the Due Diligence, the Finance Contingency, and the Appraisal Contingency. You'll set all these dates and also choose a closing date. It is through this process that negotiation and the seller's rebuttal occurs. The goal is to have minimal closing cost paired with minimal contingencies. This is where representation by a Realtor is key to the success of your offer.

IMPORTANT DATES TO REMEMBER

EARNEST MONEY: Earnest money is submitted with an offer that has been negotiated by both the buyer and seller. Once the kinks have been worked out and you are ready to submit your agreed upon terms, include earnest money to let the seller know you are serious about buying their house. This amount is typically \$1,000 per \$100,000 of home you plan to purchase

INSPECTION AND DUE DILIGENCE: Date by which home inspection is required to be completed. This is usually 1-2 weeks after a contract is signed by the buyer and seller.

FINANCING CONTINGENCY: Date by which lenders must approve loan by.

APPRAISAL CONTINGENCY: Date by which lenders must have home appraisal completed.

CLOSING DATE: Date by when property sale becomes final.

6

YOUR FIRST MORTGAGE LOAN TO A "T"

*The Answers to your
Mortgage Loan
Questions*

Now that you have the skinny on signing your contracts, you need to have your mortgage loan mapped out so that you can plan your financial track with ease.

Mortgage loans! Fun! Not really. But knowing about your mortgage loan and having it planned out is incredibly important to your home buying process and paying off your dream home. Here we have gathered all the information on what you need and the questions you wanted to ask the bank but were too scared to or too nervous to remember!

ITEMS YOU WILL NEED IN ORDER TO APPLY FOR A LOAN:

EMPLOYMENT & INCOME

- ★ Two years of employment history with your employer's name, address and phone.
- ★ The last two years W-2 forms and most recent tax return.
- ★ Last 30 days of paycheck stubs, showing your year to date earnings. If you are self-employed, tax returns for the past two years.
- ★ For VA applicants: A copy of DD214 discharge papers and/or original Certificate of Eligibility.

PROPERTY INFORMATION

- ★ Residence history for the past two years.
- ★ Contract of sale on present home. (If being sold.)
- ★ Copy of current real estate purchase contract.

LIABILITIES

- ★ Copies of divorce decree or bankruptcy papers (if applicable).
- ★ Alimony payment & child support information (if applicable).
- ★ Driver's License.

ASSETS

- ★ The last two months of your bank statements (including account numbers, financial institution name and address).
- ★ The last two months of all of your investment accounts (including account numbers, financial institution name and address).

ANSWERS TO THE 8 MOST COMMON MORTGAGE QUESTIONS

1. What is pre-approval?

An in-depth assessment which gives you a pre-approval from the lender for a specific loan amount prior to purchasing a home. It also shows the seller and REALTOR® that you are serious about purchasing a home and gives you an advantage if someone else is interested in the same property (a pre-approval is free, just a lot of paperwork).

2. What is the difference between a fixed rate and an adjustable rate mortgage?

A fixed rate remains constant. The interest rate and payment is the same over the life of the loan. An adjustable rate mortgage (ARM), has a variable interest rate that may increase or decrease over the life of the loan. Monthly payments may increase or decrease with interest rate changes in order to have the loan paid in full by maturity.

3. What are closing costs?

Closing costs are fees that both the buyer and the seller must pay for services performed to process and close the loan. Examples are:

appraisal fees, title and recording fees, etc.

These are in addition to the purchase amount and may vary by state.

4. Can I qualify to buy a new home if I recently changed jobs?

Yes! When you apply for a loan, you are evaluated on your employment history and stability of income.

5. How do I know which loan is best for me?

Our qualified mortgage consultants will assist you with picking the best loan to fit your financial needs. The following questions will also help to determine the right loan for you:

- ★ How much do you have for a down payment?
- ★ Are you self-employed or on Commission?
- ★ How long do I expect to stay?
- ★ Which is more important: low closing costs or low monthly payments?
- ★ Will my income increase or decrease within the next three years?

- ★ Can I afford to potentially have my monthly payments increase?
- ★ Do you expect to have a significant increase in income in the near future?
- ★ Is a stable monthly payment or a low initial interest rate more important?

6. When should I refinance my loan?

You may consider refinancing your loan for the following reasons:

- ★ Interest rates have substantially decreased and you plan on staying in your home for at least 2-5 years.
- ★ You remain in your home long enough to recapture the expense associated with your new loan, including closing costs and points.
- ★ You need extra cash and the mortgage rate is lower than alternative loan rates.

7. What is Private Mortgage Insurance? (PMI)

PMI is additional insurance for home buyers if they have less than a 20% downpayment. PMI protects the bank against loss if a borrower defaults on the loan.

8. What's in a mortgage payment?

When you make a house payment, exactly what are you paying for? You're probably

familiar with principal and interest, which are the major parts of your mortgage payment.

HERE IS A BREAKDOWN OF ALL THE COSTS INCLUDED IN YOUR PAYMENT.

PRINCIPAL: The amount of money you borrowed. Each month when you make your mortgage payment, you are paying back a small portion of principal. As you continue to make payments, a greater portion of your payment goes to reduce the principal you owe.

INTEREST: The cost of borrowing money usually expressed as an annual percentage of the loan amount, for example 4%.

MORTGAGE INSURANCE: An insurance policy that pays mortgage lenders for part of their financial loss if a borrower fails to fully repay a loan. Mortgage insurance makes it possible to buy a home with low down payment requirements.

PITI: Lenders often refer to principal, interest, taxes and insurance as PITI. Generally the PITI is the amount you will pay each month for your mortgage. The taxes and insurance portion of your payment are put into an escrow account with the servicing department.

Why use a preferred mortgage lender?

LOCAL LENDER: The local lender control all steps of the loan process from your pre-qualification to your closing where you currently live.

COMPETITIVE PRICE: They have a vast product line and will match you with the best program and rate.

ACCURATE APPRAISAL: They use the best local appraisers who are experts in their field and know the local markets.

SMOOTH CLOSING: They close on time with the least amount of hassle and provide final figures well before closing.

TOP FOUR REASONS YOU SHOULD USE SHELTER MORTGAGE

- ★ Exceptional World Class Service
- ★ Hassle Free Appraisals
- ★ One of Georgia's Top Mortgage Lenders Since 1993
- ★ It's hard to find a lending service you can trust.

At Mark Spain Real Estate, we value our customer's experience very highly, so we trust Shelter Lending Services with over 20 years of experience to get the job done. They have exceptional world

class service with hassle free appraisals and local control of loan processes. Not to mention they're one of Georgia's top mortgage lending services and have been since 1993.

7

INSPECTIONS, HOMEOWNER'S INSURANCE, WARRANTIES AND YOU.

How to Protect your New Investment

Phew! You've made it through your mortgage loans! Your dream home is practically around the corner. But before you get your paint pallets out, it's time for some due diligence: making sure your new investment is protected.



This next step is equally as important and a huge money saver: Hire a certified home inspector. You want to have complete confidence when buying a new home and don't want to get yourself into a home that looks great on the outside but secretly has a huge mold problem or was built on a decaying foundation. Find an inspector that will search your future home from top to bottom to make sure everything is in check. If there are areas in need of repair, an inspection also gives you the opportunity to request repairs by the seller.

The Top Pros of hiring a professional inspector:

- ★ Professional inspectors can potentially save you thousands of dollars in repairs
- ★ They inspect the property from top to bottom for any defects
- ★ They will provide a full report of any and all problems, current or possibly in the future

Getting a certified inspector gives you the opportunity to request repairs by the seller as conditions of the home purchase and provides you with the confidence to proceed. But, don't forget about homeowner's insurance and how it can also help protect you!

With an investment this big, you'll want to make sure you feel safe and secure! Oftentimes, we recommend a home warranty to be purchased by the seller in your original offer. Different from homeowner's insurance,

a home warranty covers damages and defaults of system components due to age and natural wear and tear of the products.

HOME WARRANTIES cover major appliances, plumbing, electrical wiring, heating and cooling systems, roofing, and central air units.

HOME INSURANCE covers you for natural disasters and other major damages.

Home warranties are renewed yearly and will cover:

- ★ Major Appliances
- ★ Electrical wiring
- ★ Plumbing
- ★ A/C systems

We know, we know. Insurance and warranties aren't glamorous or fun. But when something happens, you will be much happier knowing that you are covered.

8

CLOSING YOUR FIRST HOME

The Last Steps in Your Moving Adventure

It's finally here! Closing time. You have made it! Told you it wouldn't be so bad. Just a few more things to do before you start on all of your DIY projects for your first home. The next step is to get a closing attorney to wrap things up. Your Realtor will most likely have a relationship with a preferred attorney and it is usually wise to go with that recommendation. Read more to learn how to work with a closing attorney.

What the closing attorney does for you:

- ★ Verifies seller has the right to sell the property.
- ★ Examines title records looking for errors or issues that could delay the closing.
- ★ Resolves any issues found prior to closing.
- ★ Reviews all documents to ensure accuracy.
- ★ Researches property taxes.
- ★ At closing, the attorney explains the terms of the contract / loan and officiates the transaction.

You've done your final walk through and made it to closing! This is where your sale becomes final and the property is yours! The borrower signs the mortgage papers and in return, you receive the deed to the property. It is at this point that the down payment and closing costs are paid. Congratulations! You bought your first home!

THE MOVING CHECKLIST YOU NEED

Now that you have accomplished getting your dream house, here is a timeline to accomplish your move successfully and stress free.

4 WEEKS BEFORE MOVING

- ★ Contract with a truck rental company.
- ★ Create a "move file" to keep track of estimates, receipts and other important information.
- ★ Call your insurance agents. Notify them of your move and arrange insurance for your new home and termination of existing policy.
- ★ Prepare a mailing list of people who need your change of address.
- ★ Purchase moving boxes and other packing supplies.

"I wish I used Updater
last time I moved."

– SAID EVERYONE –

*Did you know Mark Spain Real Estate offers
Updater to all of their clients?*

With Updater you can forward your mail, update your accounts and records, browse home services, send digital moving announcements and claim exclusive moving deals!

- ★ Start researching your new community.
- ★ Arrange for school, veterinarian, medical and dental records to be transferred and ask for referrals to professionals in your new neighborhood if applicable. Get copies of any legal and financial records you need.
- ★ Subscribe to the newspaper in your new hometown.
- ★ Make arrangements for storage if necessary.
- ★ Fill out post office and IRS change of address forms.
- ★ Notify creditors of change of address.
- ★ Schedule a yard sale or donate unwanted items to local charities.
- ★ Start packing items you rarely use.
- ★ Get an itemized list of all moving related costs and review with mover, if necessary.
- ★ Contact utility companies to disconnect, transfer or connect services. Check for refunds.
- ★ Call your newspaper courier, lawn services, etc. and set a date to cancel your service.
- ★ Plan to use up perishable items like frozen foods.

2 WEEKS BEFORE MOVING

- ★ Confirm truck rental reservations.
- ★ Arrange for disposal of anything not sold at your yard sale.

- ★ Plan meals for the last week of the move to help empty the refrigerator and avoid using appliances that will already be packed.
- ★ Fill any necessary prescriptions or medications needed in the next week.
- ★ Assemble a folder of important information about the house for the new owner of your home.

1 WEEK BEFORE MOVING

- ★ Arrange for help on moving day.
- ★ Pack an “essentials” box with things you will need right away. Reserve several boxes with things you are still using as “last load” items.
- ★ Drain all gas and oil from your mower and other motors as well as your gas grill.
- ★ Clear out safety deposit boxes.
- ★ Drain water hoses.
- ★ Empty, defrost and clean your refrigerator.
- ★ Notify friends and family of your new address and phone number.

MOVING DAY

Do a final walk through of the home to make sure all of your belongings have been removed.

And voila! You’ve made the transition into your first home!

9

SUMMARY

So there you go: the skinny on all things for first time home buyers. Find the style of your ideal home and get pre-qualified to make sure your budget matches your dream home vision. Make a confident, competitive offer that shows you mean business and then make sure you've covered your assets on all sides with a professional inspection, insurance, and homeowner's warranty. Before you know it you'll be looking at paint pallets and your Pinterest boards decorating your first new home!

As a New Buyer...

WHY CHOOSE MARK SPAIN REAL ESTATE:

- **Our agents specialize in working with all sorts of home buyers. Your Mark Spain REALTOR® is an expert in helping with your specific needs.**
- **We have more combined real estate experience than any other team in the Atlanta area.**
- **Our commitment and value to serving the Atlanta area is only matched by our commitment to finding the best deals for home buyers.**

ABOUT

Mark Spain Real Estate connects buyers and sellers through effective marketing, strategic advertising and a client-focused experience. Our team serves all of metro Atlanta and Athens. At Mark Spain Real Estate, our people come first. Through our culture of excellence, training, education and specialization we strive to earn our clients trust and provide an unparalleled client experience.

