

# HOME BUYER'S *guide*

Everything you need to get started on buying your first property.



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# MEET YOUR *agent*

My goal is to make real estate simple, fun and empowering

Hi, my name is Justice - I'm a realtor with a passion for empowering first-time homebuyers, especially women, to turn their dreams of homeownership into reality. My background is in public health - so my main focus will always be on education and community first. For me, owning a home isn't just about having a place to live—it's a powerful tool for finding financial freedom. Whether you're just starting to explore the idea of buying your first home or want to start building wealth, I'm here to make the journey simple, approachable, and even a little fun! Ask me anything about real estate, investing, Atlanta - I'm an open book.

Let's work together to get you exactly where you want to be!



**JUSTICE KING**

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**Website:** www.justicemichela.com

*I'm a lover of local coffee shops so we can meet over coffee!*



## EDUCATION FIRST

I simplify the home-buying process with clear, actionable guidance to help you make confident decisions.



## CREATIVE INVESTMENTS

From traditional purchases to unique opportunities, I help you explore creative ways to grow your wealth through real estate.



## PERSONALIZED APPROACH

I tailor every step to your needs, making sure your journey is smooth, stress-free, and aligned with your goals.

# HOME BUYING *process*

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1

## **DETERMINE YOUR BUDGET**

Before you dive into the home-buying journey, it's super important to figure out your budget. Take a look at your finances—your income, savings, debts, and credit score—to get a clear idea of what's realistic for you. Need help with this step? A lender can guide you!

2

## **FIND A GOOD AGENT**

Find an agent who gets you! A great agent will guide you through the process, navigate the market, and make everything feel less overwhelming. If you're not sure where to start, I'm here to help!

3

## **WE'RE HOUSE HUNTING!**

Finding your perfect home starts with knowing what you want! Make a list of your must-haves and nice-to-haves—like location, size, and amenities. Then, explore online listings and schedule tours to see what feels like the one.

4

## **SEAL THE DEAL WITH AN OFFER**

Once you've found a home you love, it's time to make an offer! Your agent will help you come up with a competitive price based on market trends and similar homes in the area. Let's make sure your offer stands out!

5

## **GET IT INSPECTED**

Once your offer is accepted, it's time to schedule a home inspection. A pro will look over the home's structure, systems, and overall condition, giving you a full report on what's what. It's a crucial step to make sure everything's in tip-top shape!

6

## **CLOSING DAY!**

The big day is here! You'll do a final walkthrough of the property to make sure it's in the condition you agreed on. Then, it's time to meet with your agent, the seller, and everyone else involved to sign the paperwork and officially close the deal!



# FIND AN *agent*

## BUYER'S AGENT RESPONSIBILITIES

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



## *why work with me?*

### EDUCATION DRIVEN

I believe in empowering my clients with the knowledge they need to make confident decisions. You'll never feel left in the dark!

### CREATIVE OPPORTUNITIES

I'm not just about traditional purchases—I help my clients explore creative investment options that build long-term wealth.

### TAILORED GUIDANCE

Every buyer's journey is unique. I provide personalized support that's aligned with your goals. We'll work together in the ways that work for you,

### COMMITTED & AVAILABLE

I'm dedicated to being there for you at every stage, offering support and availability whenever you need it to ensure a smooth and stress-free experience.

# FINANCES

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## MEET YOUR LENDERS

Meeting with your lender is an essential step in the home-buying process. Your lender will help you understand your loan options, explain what you can afford, and give you an idea of what your monthly payments will look like. **I will be there to connect you with lenders that align with your needs**, ensuring you find the best fit for your financial situation. **We'll work as a team** to make sure you're set up for success from the start!

## QUESTIONS TO ASK YOUR LENDER

- What types of loans do you offer?
- What are your current interest rates and annual percentage rates (APRs)?
- What are the qualification requirements?
- What is the minimum down payment required?
- What are the fees and closing costs?
- Do you offer rate locks, and if so, for how long?
- What is the processing time for a mortgage application?
- Do you service the loan after closing?
- Are there any prepayment penalties?
- Can you provide a Loan Estimate?



## WHAT'S NEEDED FROM YOU

- Proof of Identity
- Proof of Income
- Employment Verification
- Proof of Assets
- Credit Information
- Debt Information
- Proof of Residency
- Rental History
- Self-Employment Documents
- Additional Documentation

# GETTING YOUR *pre-approval*

Getting pre-approved is like getting a VIP pass to your home-buying journey. It lets you know **exactly what you can afford** and shows sellers you're serious. Plus, it speeds up the process when you find the one! I'll help you connect with the right lender, so you'll be all set to start house hunting with confidence and excitement. Let's get you pre-approved and ready to make your move!



## APPLICATION

Complete the application with your lender of choice. Make sure to provide all documents necessary to get the most accurate and solid pre-approval.



## TYPES OF LOANS

The most common types of loans are FHA, VA, Conventional and USDA. Loan qualifications vary from lender to lender.



## UPFRONT COSTS

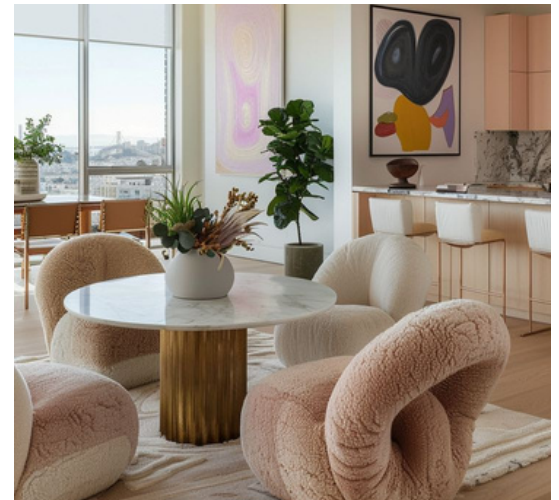
There are always upfront costs with each loan (even with downpayment assistance). Be prepared to have money for closing costs, down payment, appraisal and inspection costs

# HOUSE HUNTING *Tips*



House hunting is where the fun really begins! It's all about finding a place that feels like home—your space to relax, grow, and make memories. Start by making a list of your must-haves (think: location, number of bedrooms, backyard space) and let your agent help you narrow down options that check all the boxes. It's not just about finding a house; it's about finding a place that fits your lifestyle and dreams!

Now it's time to hit the ground running! Whether you're touring homes in person or browsing listings online, each new house is a step closer to your dream home. Don't worry if it takes some time—sometimes, the perfect home just needs a little patience to show up. I will be there every step of the way to guide you, answer questions, and help you envision the possibilities!



## QUESTIONS TO CONSIDER

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

*Don't forget to take notes & get pictures!*



# MAKE AN *offer*

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We'll work together to make an offer on a home. Here are some things we'll consider for the final offer price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area

## NEGOTIATION

Negotiating is where the magic happens! Once you've found a home you love, it's time to make your move and negotiate a deal that works for you. This part of the process isn't just about price—it's about finding terms that make sense, from closing costs to repairs or upgrades. I'll be your biggest ally here, helping you craft an offer that's competitive while still in your budget. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection.





# UNDER *contract*

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## WHAT HAPPENS NEXT?

Congrats, you're officially under contract! 🎉 Now it's time to work through some important steps to finalize the deal and make sure your future home checks all the boxes. During this phase, several key steps will happen to verify the home's condition, confirm its value, and finalize your financing.

## Here's what to expect:

1

### DUE DILIGENCE PERIOD

Due diligence is typically the 5-7 days right after the offer is accepted. This is the only period of time where you can back out of the contract with no penalty. It also the time that the inspection takes place. Once the inspection is done and report is sent we will negotiate repairs.

2

### LOAN PROCESSING

Your lender will dive into the details of your mortgage application, verifying your financial info and working to get your loan ready for closing. Stay responsive to their requests to keep things moving smoothly!

3

### APPRAISAL

A third-party appraiser will determine the home's market value to ensure it aligns with the agreed price. This protects both you and the lender by confirming the property is worth what you're paying.

# FINAL STEPS BEFORE *closing*

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## **FINDING INSURANCE**

Before closing, you'll need to secure homeowners insurance—it's a must-have for protecting your investment and meeting your lender's requirements. Shop around for a policy that offers the right coverage at the best rate. I can recommend trusted providers to make the process easier.

## **CLOSING DISCLOSURE**

A few days before closing, you'll receive your Closing Disclosure, which outlines all the final costs and terms of your loan. Take time to review it carefully, making sure everything matches your expectations. If anything looks off, your lender is there to help clarify and make adjustments.

## **FINAL WALKTHROUGH**

The final walkthrough is your last chance to check that the home is in the condition agreed upon. Look out for any repairs that were promised and ensure everything is as expected. This is your moment to confirm the home is ready for you to move in!

# CLOSING *day*

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**CONGRATULATIONS! YOU MADE IT TO CLOSING!**

## **HOW TO PREPARE?**

- After choosing the right home insurance for you, proof of insurance should be sent to your closing attorney prior to closing.
- Go over the closing disclosure with your lender to ensure all numbers look great. You will wire the final payment to the closing attorney.
- I will have all paperwork sent to the closing attorney prior to the closing. The attorney will go through the purchase agreement in detail, and all other documentation with you.
- Bring 2 forms of ID to the closing attorney's office.
- Be ready to sign a LOT of documents!





# CLIENT *Testimonials*

## REVIEWS *from our clients*



*LaKissa S.*



I was put in contact with Justice from an inquiry I submitted online. At the moment I was a little nervous about moving forward with the process and knew there was some items I needed to take care of. I explained this to Justice and she set a date that she would follow up with me. She also put me in touch with some people that could help me. She followed up with me in October 2023 like she said. Justice continued to follow up with me, but never made me feel like I was being forced into anything. In January 2024 she convinced me to start the process so that I could be in my home by the Spring. During this time Justice always made me feel like I was her only client. She made time to show me the homes I was interested in. She always made sure to reach and check on how I was feeling. Thanks to Justice my wish came true of being in my home in the Spring.

## REVIEWS *from our clients*



*Gabriele R.*



If you're looking for a friendly and patient agent, Justice is your girl! I was a first time home buyer so I obviously had many questions and was quite picky. Justice was always available to answer my questions and I never felt any pressure when looking at homes. She was willing to take the time and look at as many homes as I wanted and was super supportive throughout the whole process. She is also very accommodating and we did a few FaceTime tours when I wasn't able to go physically tour the property. I also greatly appreciated the online platform we used to communicate homes I was interested in and even make personal notes about the houses. If you're looking for an agent that is truly there to help you and not just make a sale, definitely work with Justice! I am so happy with my experience and am thoroughly enjoying my new home.

# FAQ'S

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## **WHAT IS THE FIRST STEP IN THE HOME BUYING PROCESS?**

The first step is to get pre-approved for a mortgage to understand your budget and show sellers you are a serious buyer.

## **HOW LONG DOES IT TAKE TO BUY A HOME?**

The timeline can vary, but typically it takes 30 to 60 days from making an offer to closing the deal.

## **HOW MUCH SHOULD I PUT DOWN AS A DOWN PAYMENT?**

You can put down as little as 3%-5% depending on the loan type. The more you put down, the less expensive your monthly mortgage payment will be. Putting down 20% or more will allow you to avoid paying mortgage insurance.

## **WHAT ARE CLOSING COSTS AND HOW MUCH ARE THEY?**

Closing costs include fees for the loan, appraisal, title insurance, and other services, typically ranging from 2% to 5% of the home's purchase price.

## **CAN I BACK OUT OF A DEAL IF THE INSPECTION REVEALS PROBLEMS?**

Yes! If the contract includes an inspection contingency, you can negotiate repairs, request a price reduction, or withdraw your offer without penalty.

## **WHAT COSTS SHOULD I BUDGET FOR?**

In addition to the down payment, you'll need to budget for closing costs (typically 2-5% of the home price), moving expenses, and ongoing costs like homeowners insurance, property taxes, and maintenance.



# THANK YOU

SCHEDULE A CALL WITH ME TODAY!

Justice King, REALTOR



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