



Thank You for Choosing Stewart & Associates Real Estate!

At Stewart & Associates Real Estate, we believe buying a home should be exciting—not overwhelming.

Our agents have extensive experience throughout North Alabama and many have specialized expertise in:

- First-time homebuyers
- Military relocation
- New construction homes
- Corporate relocation
- Luxury properties
- Investment properties
- Downsizing and retirement moves

Many of our agents have also worked directly for local and national home builders, giving our clients unique insights into the new construction buying process.

Why North Alabama?

North Alabama continues to be one of the fastest-growing regions in the country.

Major employers include:

- Redstone Arsenal
- NASA Marshall Space Flight Center
- Blue Origin
- Boeing
- Lockheed Martin
- Northrop Grumman
- Mazda Toyota Manufacturing
- FBI
- HudsonAlpha Institute for Biotechnology
- Cummings Research Park

Residents enjoy:

- Strong job growth
 - Excellent schools
 - Outdoor recreation
 - Affordable housing compared to many metro areas
 - Diverse housing options
 - Convenient access to Nashville, Birmingham, and Atlanta
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Step 1: Get Pre-Approved

Why Pre-Approval Matters

Before viewing homes, obtain a mortgage pre-approval.

Benefits include:

- Understanding your budget
- Strengthening your negotiating position
- Demonstrating seriousness to sellers
- Faster contract process

Your lender will review:

- Income
- Employment history
- Credit history
- Assets
- Existing debts

Documents Typically Needed

- Recent pay stubs
- W-2s
- Tax returns
- Bank statements
- Identification

Step 2: Choose the Right REALTOR®

What Does Your REALTOR® Actually Do?

Your REALTOR® provides:

Market Expertise

Understanding neighborhood values and market trends.

Property Research

Identifying properties that meet your goals.

Negotiation

Advocating for your interests throughout the transaction.

Contract Management

Coordinating deadlines, inspections, repairs, and closing requirements.

Problem Solving

Helping navigate unexpected challenges.

Many of the most important tasks performed by your REALTOR® happen behind the scenes.

Step 3: Define Your Needs and Wants

Must-Haves

Examples:

- Number of bedrooms
- Number of bathrooms
- School district
- Commute requirements
- Accessibility needs

Nice-to-Haves

Examples:

- Bonus room
- Pool
- Three-car garage
- Large lot
- Home office

Knowing the difference helps focus your search.

Step 4: Begin Your Home Search

Popular North Alabama Communities

Huntsville

Known for aerospace, technology, entertainment, and dining.

Madison

Excellent schools, family-friendly neighborhoods, and convenient access to major employers.

Athens

Growing community with small-town charm and easy interstate access.

Decatur

Historic character, riverfront amenities, and diverse housing options.

Owens Cross Roads

Scenic mountain views and larger homesites.

Harvest & Meridianville

Rapid growth with a variety of housing options.

Step 5: Making an Offer

When you find the right home, your REALTOR® will help prepare a competitive offer.

Factors considered include:

- Current market conditions
- Comparable sales
- Property condition
- Seller motivations
- Days on market

Your offer may include:

- Purchase price
 - Earnest money
 - Financing terms
 - Inspection contingency
 - Appraisal contingency
 - Closing timeline
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Step 6: Earnest Money

Earnest money demonstrates your commitment to purchasing the property.

In North Alabama, earnest money amounts vary based on:

- Purchase price
- Market conditions
- Financing type

Your REALTOR® will help determine an appropriate amount.

Step 7: Home Inspection

A professional home inspection is highly recommended.

Inspectors evaluate:

- Roofing
- HVAC systems
- Plumbing
- Electrical systems
- Structural components

- Appliances

Following the inspection, buyers may negotiate repairs or credits with the seller.

Step 8: Appraisal

If financing is involved, your lender will typically require an appraisal.

The appraisal helps determine:

- Market value
- Lending risk

Your REALTOR® will assist if appraisal issues arise.

Step 9: Homeowners Insurance & Utilities

Before closing:

Obtain Homeowners Insurance

Your lender will require proof of coverage.

Arrange Utility Transfers

Common providers include:

- Electricity
 - Water
 - Natural gas
 - Internet
 - Trash collection
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Step 10: Final Walk-Through

Typically completed within 24 hours of closing.

Verify:

- Agreed repairs are complete
 - Home condition remains unchanged
 - Included items remain in place
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Step 11: Closing Day

At closing, you'll sign documents and receive ownership of your new home.

Bring:

- Government-issued ID
- Certified funds if required
- Proof of insurance

Congratulations—you are now a homeowner!

Buying New Construction?

Why You Should Have Your Own REALTOR®

Many buyers mistakenly believe they do not need representation when purchasing directly from a builder.

Having your own REALTOR® provides:

- Contract guidance
- Upgrade evaluation
- Inspection recommendations
- Construction timeline assistance
- Communication support
- Representation throughout the process

Several Stewart & Associates agents have previous experience working for local and national builders and understand the construction process from both sides of the transaction.

Military Relocation

Relocating to Redstone Arsenal?

Several Stewart & Associates REALTORS® hold the Military Relocation Professional (MRP) designation.

We assist with:

- PCS moves
 - Virtual showings
 - Area orientation
 - School information
 - Commute analysis
 - VA financing resources
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Frequently Asked Questions

Do I Need a REALTOR® to Buy New Construction?

Yes. Having independent representation can help protect your interests throughout the process.

How Much Money Do I Need for a Down Payment?

Loan programs vary. Some buyers qualify for low down payment options.

How Long Does It Take to Buy a Home?

Most transactions close within 30–45 days after contract acceptance.

Should I Buy Now or Wait?

The answer depends on your personal goals, finances, and housing needs. Our agents can help evaluate your options.

Why Choose Stewart & Associates Real Estate?

Experience Matters

- Established North Alabama brokerage
- 17 experienced REALTORS®
- Over 226 years of combined experience
- Local market expertise
- Builder experience
- Military relocation specialists

Leadership & Professionalism

Broker/Owner Bill Stewart has served as:

- President, Huntsville Area Association of REALTORS®
- President, ValleyMLS
- HAAR Realtor of the Year
- HAAR Broker of the Year

Our commitment is simple:

Integrity. Professionalism. Exceptional Service.

Ready to Start Your Home Search?

Stewart & Associates Real Estate

Higher Standards...Better Results.

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Contact one of our experienced REALTORS® today and let us help you find the perfect home in North Alabama.