



Welcome
TO YOUR GUIDE
Home



BUY • SELL • INVEST



Bridgette Clonts

REALTOR

a little about me...

I grew up in Smyrna/Marietta area in Cobb County Georgia where I met my husband, Anthony, and we have been married for 27 years. We have 2 doggy daughters, Bella a Yorkie, & Izzy a Morkie.

My career as a Realtor began in new home sales in 2006 after purchasing my 2nd home. I specialize in the Metro Atlanta area. I have experience with buyers, sellers, residential and commercial, interior design, and in many different market conditions and price ranges. I'm excited to use the experience, education, and tools that I've gleaned, to help you!

get in touch and follow me @



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Bridgette Clonts-Realtor



bridgettesellsatlanta



MEET OUR *Team*



Bridgette Clonts
AGENT

I'm Bridgette Clonts and I am honored to be your Realtor! Buying or selling a home is one of the biggest decisions you will make and I'm going to be here with you every step of the way to make sure that you are comfortable, taken care of, and that your experience is as stress free as possible while achieving your goals!



Shonica Swain
TRANSACTION CO-ORDINATOR

Shonica Swain, is a renowned Transaction Coordinator with the absolute passion and expertise necessary to help real estate agents achieve new levels of scaling success.



Brian Mixon

EXECUTIVE MORTGAGE LOAN ORIGINATOR

Meet Brian Mixon, your dedicated Mortgage Advisor with over 18 years of industry experience. Since 2006, Brian has been guiding families through the ever-changing landscape of mortgages, ensuring they find the perfect fit for their dream homes.



Nicole Pettis

CLOSING ATTORNEY

Voted 2023's best real estate attorney by Modern Luxury Interiors Atlanta magazine. Nicole is a mom and veteran. Her warmth and compassion transfers over in the way she handles buyers and sellers real estate closings.



BUYERS AGENCY

representation & fee

Buyer agency occurs when the real estate broker represents the buyer in locating and assisting the buyer in negotiating for the purchase of property suitable to the buyer. A buyer agency is created when the buyer enters into an agreement commonly known as an **exclusive buyer brokerage agreement**, meaning the buyer and agent are working together exclusively. This type of agreement establishes the relationship between the broker/agent and the buyer. It is required by our brokerage company and the Georgia Real Estate Commission. As a buyer in an exclusive agreement, you can only work with that agent/broker listed in the agreement. Anytime during the home buying process, but prior to getting under contract, you can terminate this agreement if necessary.

A real estate broker can be compensated by one party, yet represent another party, or by both parties, the buyer and seller. Therefore, in some buyer brokerage agreements, the fee or commission received by the buyer's broker is actually a portion of the fee or commission paid by the seller to the listing broker.

In these situations, the seller also agrees that the listing broker will share the commission or fee with any buyer's broker who finds a buyer ready, willing and able to purchase the property

With some transactions for the buyer brokerage agreements, the *buyer pays a fee or commission directly to his or her broker.*

This is a commission-based business. By signing the agreement you give your real estate professional assurance that once they find your home they will be compensated upon closing.

Once the agreement is signed you will begin.... Home shopping!!!!

REAL ESTATE *Terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender and attorney expenses.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make sure that no issues arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property. Initial loan disclosures let you know what you can expect in terms of cost, monthly payments, and loan structure.

CLOSING

This is the final step of your real estate transaction. The closing takes place at a real estate attorney's office. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.

HOME BUYER'S *Roadmap*

Use this roadmap as a quick overview of the buying process. If you have any questions, please reach out to your realtor!

1

FIND AGENT

Find a great agent that you're comfortable working with

2

FINANCIALS

Determine what you can afford, get a credit check and pre-approved for a loan

3

TOUR HOMES

Start searching for and touring homes

6

INSPECTION

Set up an inspection and plan to attend

5

NEGOTIATE

Let your agent help you negotiate with the seller

4

OFFER

Work with your agent to make a strong offer

7

APPRAISAL

Set up for an appraisal to be done on the new home

8

LOAN APPROVAL

Receive your final approval letter from the lender

9

MOVING

Set up your moving date with movers

10

CLOSING

Attend the closing meeting, get keys and celebrate!



BRIDGETTE CLONTS

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1

FINDING A GREAT AGENT

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest financial decisions of your life and you need a skilled professional guiding you through the process.

Interview 2-3 agents before making a decision.

Your agent should be working with your best interests in mind and can help guide you through all the stages of home buying.



Connect YOU WITH THE PERFECT HOME

Agents often have access to information about homes going on the market before the public. They can also arrange open houses and tours of homes that match your criteria.

Knowledge OF NEIGHBORHOOD

Agents will be able to offer insightful details about the neighborhoods you are considering.

Attention TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

Professional NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

Expert GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

2

FINANCIALS

Lenders recommend that you spend no more than 30% of your income on a home. When calculating, don't forget to include extra expenses like closing cost, home inspection, appraisal costs and money for any home improvements.

While it's ideal if you can put a 20% down-payment on your new home, it certainly isn't necessary.

There are many ways to put down much less and with certain types of loans you may need as little as 1-5%.

In a competitive market, it's best to have a pre-approval. This document can help strengthen your offer! Make sure to get a pre-approved letter before we start viewing homes.

3

TOUR HOMES

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?

We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.



Home searching tips.....

- Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.
- Focus on the things you can't change like the neighborhood, lot or size of bedrooms.



4

MAKE AN OFFER

Once you've found the home you want, the next step is to make an offer. We will look at comparable properties in the area to determine the market value of that property. I will compare that home to others that have sold and from there we will determine the value for the home to make a strong first offer.

It is important to write a strong offer or you can run the risk of the seller not responding or even losing the property to another buyer making an offer.

5

NEGOTIATE OFFER

Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to ask for what you want within reason. Whether that be money for closing costs or existing furniture. You don't know what they're willing to do unless you ask.

Negotiate the Offer. If Offer is accepted, submit required earnest money deposit. (minimum **\$1000**, but can be up to **1%** of offer price

and deposit is credited to you at closing to use towards closing costs or the sales price).

Get Under Contract

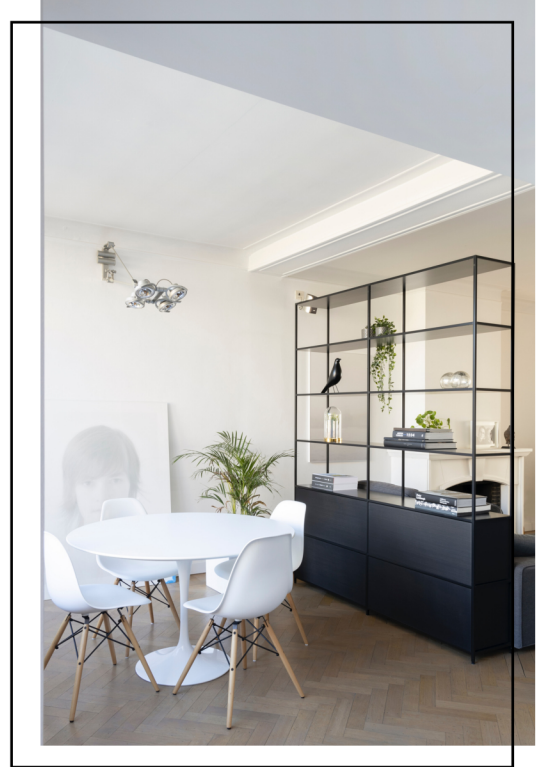
Satisfy Conditions of the contract and loan.

Schedule home inspection and appraisal.

6 INSPECTION

It's always a good idea to add a contingency clause into your offer stating that you have a certain amount of time to have the property inspected. This gives you the right to back out of the agreement if you and the seller can't agree on repairs.

Home inspection costs are based on the square footage of the home and range from \$350+ and are paid upfront.



Plan to attend the inspection at the last half hour prior to completion and be prepared to ask any questions you have.

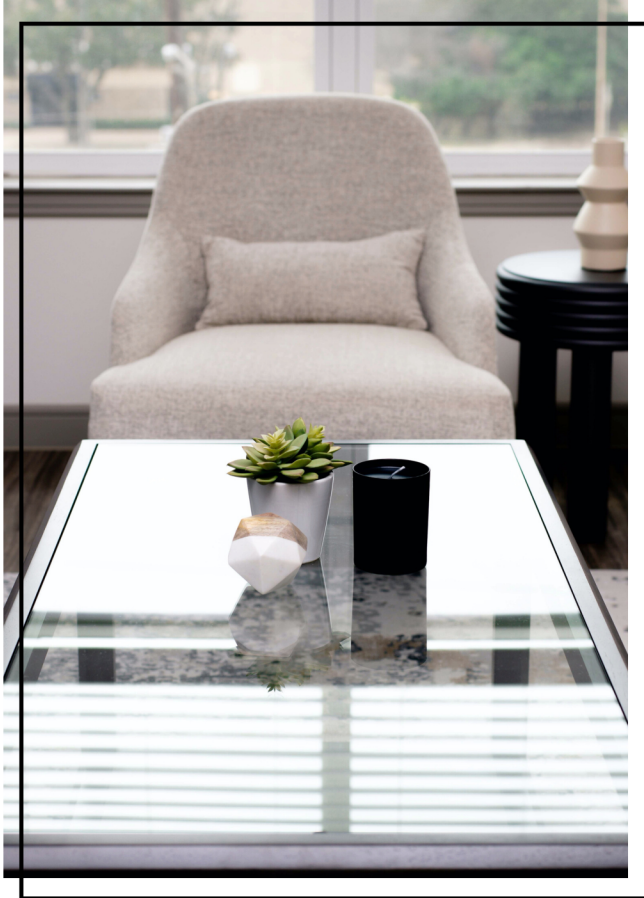
You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you need to investigate further with a certified technician. Then determine what to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.

7

APPRAISAL



Your lender will require an appraisal of the home to determine the property value before finalizing the loan. Or if paying all cash, it's still a good move to get an appraisal so that you are sure of the property's value.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search will ensure that the sellers are truly the owners of the property and any liens or judgments are disclosed.

Appraisal costs are based on the appraisal management company and can range from \$500+. They are paid upfront by the buyer or added to the loan cost.

8

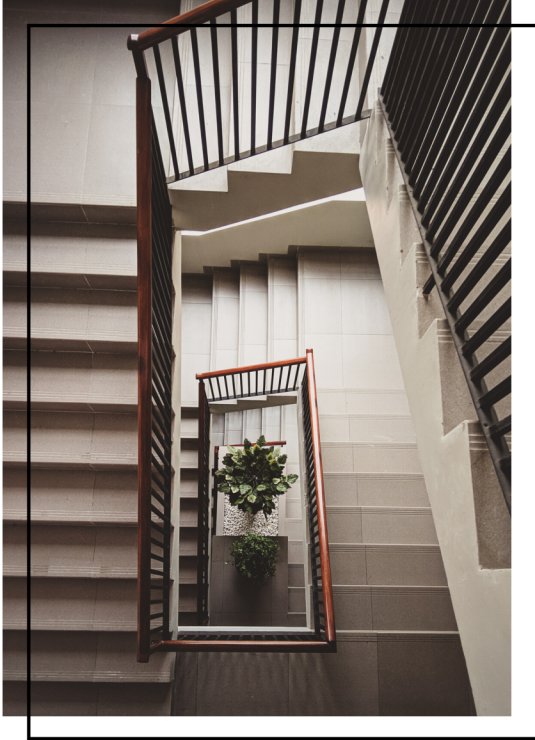
LOAN APPROVAL

The loan is only fully complete after the lender approves the loan which happens during the loan underwriting process. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners/hazard insurance is also required before the mortgage company will finalize the loan. Even if paying with cash, you should still obtain insurance to protect your property.

9

SCHEDULE YOUR MOVE



You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

10

CLOSING

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that any negotiated work has been completed, the home is in the same condition as the time of contract, and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, and any other documents required by the title company or mortgage lender.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CLIENT

Testimonials

”



She is an advocate. She walked me through the entire process. She held my hand. She prayed with me and for me as the process was stressful and at times discouraging. She is passionate about helping to get people in homes. We need realtors like her that care and walk buyers through the process. I highly recommend her. She is a shifter. She knows the game and the market. I would recommend her to anyone I love. Words cannot express how grateful I am for her. The Ferguson's

”



Our home was sitting on the market for over 2 years with no realistic offers. Our realtor Bridgette was AMAZING . She took over from the last listing agent and produced an incredible, cutting edge marketing plan in a very uncertain real estate market. Bridgette worked with us and within 2 days from listing the home we had an accepted offer.

Curtis and Shanta Luke

”



Bridgette is a highly effective professional and knowledgeable real estate agent. She makes the buying and selling process simple and easy. She swiftly negotiated repair items requested from the buyer that saved me money and was able to keep the contract in tact. You will have a great buying or selling experience by choosing Bridgette to be your real estate agent. She won't disappoint.

K. Ervin



Scan To Schedule Your Free Consultation



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