



YOUR GUIDE

• TO HOME OWNERSHIP •

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kw

KELLERWILLIAMS REALTY

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In my experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life and your dreams.

I understand you are looking for a new home, and I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This guide contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help me discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, I'll meet to go over the entire process and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

I am so excited to get started on finding you the perfect home.

Warmest Regards,

Katie McWhorter

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Prepared By:

KATIE MCWHORTER
Real Estate

Katie McWhorter



Thank you for putting your trust in me. As an experienced Realtor, I have demonstrated history working in the real estate industry. I'm an active member of the National Association of Realtors as well as a proud recipient of the NAMAR million dollar club award. My related skills include marketing, advertising and research in family systems. I am a graduate of the University of Georgia with a Bachelor degree in Family and Consumer Science. In my spare time, I enjoy spending time with my family and friends, photography and also traveling. I am very blessed and thank God for the opportunity to help others live their best life.

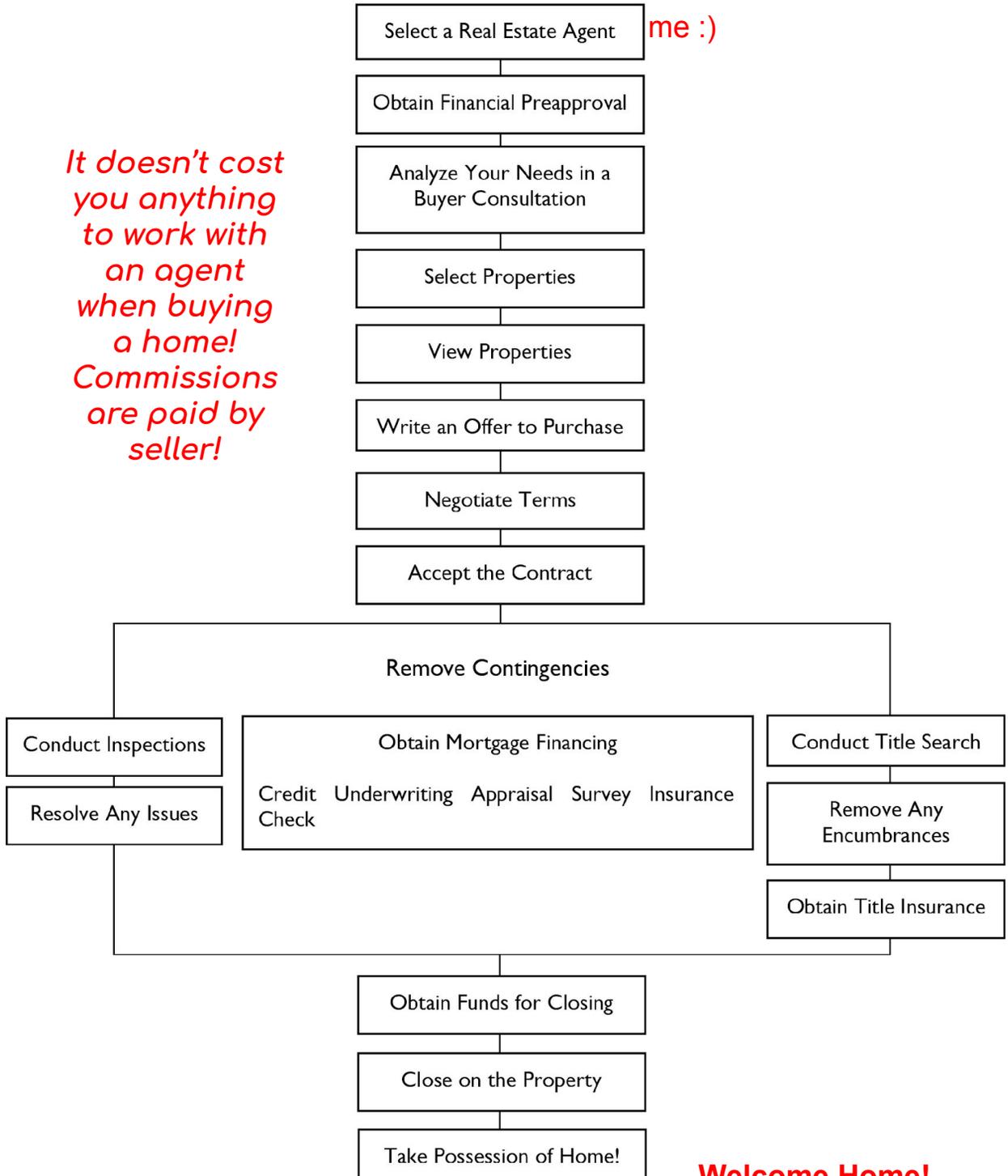


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PARTNERS
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The Home Buying Process

*It doesn't cost
you anything
to work with
an agent
when buying
a home!
Commissions
are paid by
seller!*



Welcome Home!

The Mortgage and Loan Process

Funding Your Home Purchase

1. *Financial pre-qualification or pre-approval*

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal scheduled for current home owned, if any

2. *Underwriting*

Loan package is submitted to underwriter for approval

3. *Loan approval*

Parties are notified of approval

Loan documents are completed and sent to title

4. *Title company*

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. *Funding*

Lender reviews the loan package

Funds are transferred by wire

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

The next couple of slides will be from my preferred lender, April! Ask about the different loans available! You may qualify for 100% financing!



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Mortgage-Related Terms Explained

You have a lot to consider when shopping for a mortgage and you don't want unfamiliar lingo bogging you down. Before you begin the process of buying a new home, get comfortable with these five key mortgage terms.



- 1 Fixed-rate mortgage:** With a fixed-rate mortgage, your interest rate stays the same for the entire loan, which means your monthly payments do, too. That predictability can help with budget planning, but fixed-rate loans sometimes come with a higher interest rate than other loans.
- 2 Adjustable-rate mortgage (ARM):** Your payments on an ARM stay the same for a set period but then change annually in accordance with interest rate fluctuations. While unpredictable after initial adjustment, the initial rate is often significantly lower than a fixed-rate and is a great product if you feel you may not stay in the home long-term.
- 3 Closing costs:** At your closing, you will be required to pay closing costs, which are fees paid in connection with your purchase or refinance. The fees consist of lender fees, as well as third party fees. The law requires lenders to give you a loan estimate within three days of receiving your application.
- 4 Escrow:** When making an offer on a house, a homebuyer submits earnest money that goes into escrow, an account held by a neutral third party. Those funds are then disbursed once the deal is finalized. You may also pay into escrow if your lender requires you to pay a portion of your real estate taxes each month. That money is then used to cover the bill when it's due.
- 5 Private mortgage insurance (PMI):** If your down payment is less than 20 percent of the full cost, your lender may require private mortgage insurance. You typically pay PMI along with your mortgage, though it drops off once your loan balance reaches a certain marker (usually 80 percent of the original loan).

Learning these and other relevant terms can help expedite the process of getting a mortgage, leaving you to focus on finding the perfect home.



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FOLLOW ME:

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Your Next Steps to Loan Approval

Pre-Qualification* - Before searching for your new home, you need to determine how much house you can afford. A lender is willing to loan you money based on your income, outstanding debts and the amount of down payment you have. By getting pre-qualified before looking for a home, you save time, energy and frustration because pre-qualification:

Determines how much you can afford - you can avoid buying less home than you can afford or being disappointed if you do not qualify for as much as you thought.

Provides estimate of your costs - you will have a general idea of the required down payment, estimate of monthly payments as well as your cash to close.

Identifies the loan programs available to you - with the wide variety of loan programs available, it is important to know which types best suit your needs.

After receiving your online application, which allows for a better understanding of your financial profile, your loan consultant will discuss the different options available to you. Once you are pre-qualified, you will receive a pre-approval letter to present when making an offer on a house.

Knowing you qualify for mortgage financing gives the seller an added level of confidence and provides you a possible edge over another potential buyer.



To get pre-qualified or to apply:

- Go to www.northpointmortgage.com
- Choose your Loan Officer
- Click Apply Now link
- Complete application and submit
- Your Loan Officer will be notified & will reach out to discuss loan options

Please have the following information available as well:

- Employment history and income
- Monthly debts and obligations
- Amount and source of cash for down payment and closing costs

Document Checklist:

- Most recent 30 day paystubs
- Most recent two years tax returns
- Most recent two years W2s, 1099s and K1s
- Most recent two months bank/asset statements, all pages
- Photo ID driver's license



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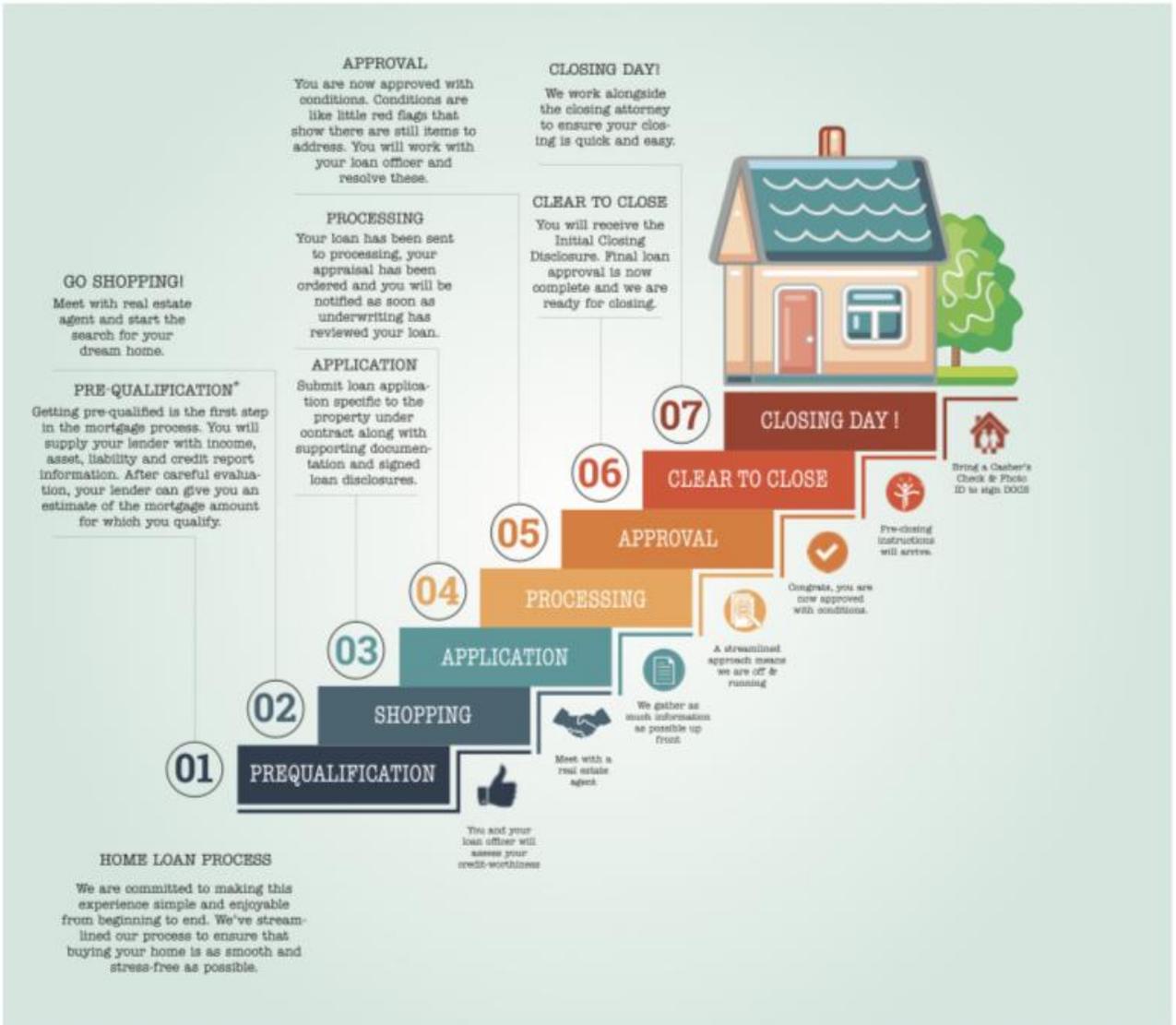


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Making An Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- **Accept the offer**
- **Reject the offer**
- **Counter the offer with changes**

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

Closing 101

Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan.

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.

It's All About You

My real estate business has been built around one guiding principle:

It's all about you.

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals.

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals, too!

Your Home Search

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- A knowledgeable and professional REALTOR®
- A committed ally to negotiate on your behalf
- The backing of a trusted company, Keller Williams Realty

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- Previewing homes in advance on your behalf
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the web
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams

Getting Started

Basic Information

Name
Phone
Email

Name
Phone
Email

Who is the primary contact and what is the best time and way to reach that individual?

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If I found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?

Your Home Wish List

Lifestyle

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

Location

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?

Frequently Asked Questions

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually, I can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, I will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Once all applicable inspections are completed, celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

Moving Checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

- _____ Electric
- _____ Telephone
- _____ Water
- _____ Cable
- _____ Gas

Professional Services:

- _____ Broker
- _____ Accountant
- _____ Doctor
- _____ Dentist
- _____ Lawyer

Government:

- _____ Internal Revenue Service
- _____ Post Office
- _____ Schools
- _____ State Licensing
- _____ Library
- _____ Veterans Administration

Clubs:

- _____ Health and Fitness
- _____ Country Club

Insurance Companies:

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

Business Accounts:

- _____ Banks
- _____ Cellular Phones
- _____ Department Stores
- _____ Finance Companies/Credit Cards

Subscriptions:

- _____ Magazines
- _____ Newspapers

Miscellaneous:

- _____ Business Associates
- _____ House of Worship
- _____ Drugstore
- _____ Dry Cleaner
- _____ Hairstylist

What Our Clients Say

“I have worked with Katie over the past decade on several projects. She is reliable, responsible, trustworthy, and professional. I highly recommend Katie McWhorter.” Kim

“We worked with Katie for over a year to find the perfect home for our family. She was more than patient with us as we had some very specific things we were looking for. We never felt pressured and she was always available and professional and helped with every little detail along the way. I highly recommend her as a Realtor and I know she will work just as hard for you as she did for our family!” Amie and Nick

“We have truly enjoyed working with Katie. She is truly a gift during the home searching and buying process. Thank you Katie McWhorter for all your hard work!!” Heather and Ben

“I’ve known Katie for many years both personally and professionally. She gives 110% with anything she does. She was a former employee of mine and went above and beyond with anything I asked of her. She strives to be the best at her profession and I wouldn’t expect anything less in real estate either! She treats each person with respect and I know she works exceptionally hard for them!” Amber

“I jumped in to home buying & didn’t have a clue what I was doing. Katie answered all of my “stupid” first time home buyer questions. She showed me all the homes I wanted to see, working around my weird work hours. She was at my inspection when I couldn’t be there. She got additional professionals to inspect my house on my behalf at no charge prior to closing. Even after closing (when she really has no obligation to help me anymore whatsoever), she has continued to communicate with me, given me referrals for handymen, and has really become a friend. I would definitely recommend Katie to anyone who is thinking of purchasing a home, and when I decide to sell in a few years I will list with Katie!” Wesley