SENIOR REAL ESTATE SPECIALIST

Helping seniors plan, organize, sell, downsize and move

SRES



KELLI FINNEY
REALTOR
404-409-3451



ATLANTA COMMUNITIES
REAL ESTATE BROKERAGE



• REAL ESTATE •
• RELOCATION •
• LIFE TRANSITIONS•

Whether you're moving across town or across the country, navigating a major life change, or simply ready for a fresh start, I'm here to make your next chapter seamless and stress-free. As a licensed Senior Real Estate Specialist, I provide full-service guidance tailored to your lifestyle, timeline, and goals.



Taking Your Time: Is Downsizing or Relocating Right for You?



For many people, the decision to downsize or move isn't made overnight. It's often something you've been thinking about for months—or even years.

Your home holds memories, routines, and a sense of comfort. Deciding whether to stay or move can bring a mix of emotions: uncertainty, excitement, relief, and sometimes anxiety.

The good news? You don't have to make a decision today. This guide is designed to help you reflect on your options, understand what matters most to you, and move forward with confidence when the time is right.

Start With the Big Question

Is it time to stay—or time to move?

There is no right answer. The best choice is the one that supports your lifestyle, finances, health, and peace of mind.

What Do You Love About Your Home?

Before making any decision, identify what you'd hate to lose. Think about:

- Your community
- Your garden
- Familiar surroundings
- Privacy
- Nearby friends and family

Knowingwhat mattersmost will helpguidefuture decisions.

What Are Your Pain Points?

Be honest about the challenges.

- Stairs becoming difficult?
- Too much house to maintain?
- Higher utility or repair costs?
- Feeling isolated?
- Worrying about future mobility?

Who is Part of Your Support Team?

Important decisions are easier when you don't make them alone. Think about the following people who may be in your circle of resources.

- Family members
- Trusted friends
- Financial advisors
- Estate planning professionals
- SRES® Professionals

Sometimes the things we tolerate today become the reasons we choose to move tomorrow.

Think About Timing

Sometimes, timing a move can make all the difference. Here are some questions to think about as you gauge your personal timeline.

Is there a benefit to planning ahead rather than waiting for circumstances to force a decision?

Would making a move today give you more choices and control?

What would need to happen for you to feel ready?

REMEMBER: PLANNING DOESN'T MEAN COMMITTING. IT SIMPLY MEANS UNDERSTANDING YOUR OPTIONS.

Kelli Finney, Realtor, SRES
Atlanta Communities Brokerage
Direct: 404-409-3451
kellilovesrealestate.com

The Center for REALTOR® Development (CRD) confers the Seniors Real Estate Specialist® (SRES®) designation, which is an official credential of the National Association of REALTORS® (NAR).

NATIONAL ASSOCIATION OF REALTORS®

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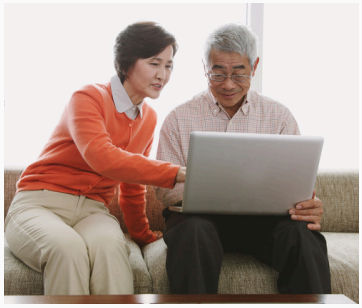
Comprehensive Real Estate Services

- **Home Buying & Selling: Expert representation for buyers and sellers, including pricing strategy, staging guidance, and professional marketing to maximize your home's visibility.**
- **Market Analysis: Detailed local market evaluations to help you make informed decisions and capture the best value.**
- **Negotiation & Closing Support: From contract to keys, I handle every detail to ensure a smooth, successful transaction.**
- **Downsizing & Senior Transitions: Thoughtful assistance in selling your longtime home and finding the perfect fit for your next stage of life.**

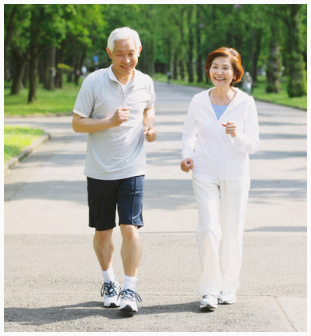
S.R.E.S. WHAT IS THAT?



An SRES® (Senior Real Estate Specialist) is a real estate professional specially trained to guide older adults through the unique decisions involved in selling, buying, or transitioning to a new home. With extra care, patience, and understanding, they focus on making each step comfortable and stress-free. What sets them apart is their compassionate approach and deep knowledge of resources tailored to the needs of mature clients and their families.



Planning & Preparing



Wallking through the steps of your unique process



Moving on to the next adventure

Buying a smaller home or moving to Senior Community?



Senior Communities in Cherokee County: Request the list.

55+ Communities: Request the list

Quiet Ranch Neighborhoods in Cherokee County: Request the list.

MISCONCEPTION:

The 5 year Senior Tax Exemption only applies to new residents to Cherokee County.

I can guide youto to the next steps

Senior Financing Misconceptions



Financing a home purchase later in life comes with a lot of outdated ideas. Here's the truth behind the most common misconceptions to help you move forward with confidence.

MISCONCEPTION: Seniors can be denied a mortgage simply because of their age.

FACT: The Equal Credit Opportunity Act prohibits lenders from denying credit based on age. Approval is based on income, assets, credit, and debt-to-income ratio.

MISCONCEPTION: Social Security income doesn't count toward loan qualification.

FACT: Social Security, pension, retirement account distributions, and investment income are all valid, countable income sources when properly documented.

MISCONCEPTION: Seniors can't qualify for a new 30-year mortgage.

FACT: The homeowner retains the title and equity. The loan balance is repaid (typically from the sale of the home) **when the borrower moves, sells, or passes away.**

MISCONCEPTION: Reverse mortgage proceeds are taxed as income.

FACT: Reverse mortgage proceeds are loan advances, not income, so they're generally not taxable. Borrowers should still confirm details with a tax advisor.

MISCONCEPTION: Downsizing is the only smart financial move for older sellers.

FACT: Depending on their goals, options like a reverse mortgage, home equity line of credit (HELOC)**, bridge loan, or age-in-place renovation loan may be an option.**

MISCONCEPTION: Using retirement account assets to qualify will cause a tax penalty.

FACT: Many lenders can count verified retirement assets toward qualification using an *asset depletion* without requiring a withdrawal.

Kelli Finney, Realtor
Atlanta CommunitiesBrokerage

buywithKelli@gmail.com
Direct: 404-409-3451
kellilovesrealestate.com

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Why Work With a Senior Move Specialist?

1

Expertise in Managing Complex Moves

Kelli has experience with the challenges presented with a senior move including the emotional and logistical challenges of major life transitions — including downsizing, aging-in-place, or moving to a new community. She understand the nuances of sensitive moves and help create a structured, low-stress plan from start to finish.

2

Access to a Trusted Professional Network

Working with Kelli Finney connect syou to a vetted network of movers, organizers, estate liquidators, senior living advisors, and real estate professionals. This ensures that every part of your transition is handled by reliable experts who prioritize care, efficiency, and respect.

3

Personalized, Compassionate Support

Beyond the practical aspects of relocation, Kelli can offer personalized guidance every step of the way. She will take the time to understand your goals, preferences, and timeline — ensuring your move is comfortable, dignified, and tailored to your unique situation.



Connecting You with an Elder Law Attorney

Major life transitions often involve more than just a move — they may also include important legal and financial considerations.

As a Realtor with my SRES and local connections, I help connect you with trusted elder law attorneys who specialize in:

- **Estate Planning & Wills**
- **Trusts & Power of Attorney**
- **Medicaid & Long-Term Care Guidance**
- **Property & Title Transfers**
- **Guardianship & Senior Advocacy**

By collaborating closely with experienced elder law professionals, I help ensure your real estate transition is secure, well-coordinated, and legally sound, so you and your family can move forward with confidence and peace of mind.

ACTIVE ADULT COMMUNITIES:

Should You Rent or Buy?

An important decision that you should consider before moving to an active adult community is whether to rent or buy. There are reasons for both: your financial situation, lifestyle, and long-term care needs.



A few areas you might consider when deciding between renting or buying in a 55+ community include:

	Renting	Buying
Initial Costs	No large upfront investment or entrance fees.	Buying can require a significant upfront investment, including a down-payment and closing costs.
Ongoing Expenses	Monthly rent typically includes amenities and services, leading to predictable costs during the term of the lease.	Homeowners are responsible for property taxes, insurance, maintenance, repairs and likely HOA fees.
Longer-term Costs	Rent can increase over time.	Costs of ownership are likely to stay constant unless intentionally changed by the home-owner or HOA. And home-owners may be eligible for tax benefits.
Financial Risk	Home ownership is the possibility that the owner-ship of the rental community changes hands, faces insolvency or other issues that might impact its ongoing viability.	Home owners risk is tied to the fluctuations of the real estate market. And active adult communities can have a more limited re-sale market because of their narrower age group.
Stability	Stability depends on the lease and the landlord: if the landlord wishes to sell the property, change its use or increase rents, residents may be forced to move or make difficult decisions.	Owned communities are typically managed by a HOA designed to act in the best interest of owners, thereby providing a greater degree of stability.
Flexibility	Renting can make it easier to move if needs or circumstances change.	Ownership can mean less flexibility if a need to move arises.
Freedom and Control	Renovations or improvements are typically disallowed or limited when renting.	Homeowners typically have more freedom to make decisions about their property and renovations.
Community	Rental communities may have a greater turnover of occupancy, resulting in a constant change of residents.	Owning provides a sense of permanence and security with the likelihood of longer tenure for residents.

I'm Your SRES®.

Kelli Finney-Realtor

Atlanta CommunitiesBrokerage

Direct: 404-409-3451 Office:770-240-2004 kellifinney.com

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Kelli Finney
Realtor
Atlanta Communities
O-770.240.2004



Contact me Directly:

Phone: 404-409-3451
Web: https://kellifinney.com/
kellilovesrealestate

Every move tells a story. Let's make this next chapter one of comfort, confidence, and care.

