

# ***Mimosas, Mortgages and Moving***

**Presented by:**

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**&**

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## **Congratulations on your decision to buy a home!**

Buying a home is an exciting time for you and your family.

Homeownership isn't just about the ability to stay in one place for years — it's about the ability to invest in a home that's all yours. It's about having the freedom to paint the walls, change the floor tiles or plant a garden in your yard.

Homeownership is about having a place to create memories with your family. As a first-time buyer, it's important to understand each step of the homebuying process and your role in it.

## **Let's Work Together.**

There are many factors to consider and negotiate when buying a home. We'll discuss every aspect of your purchase to make sure it's the right move for you. That includes crafting a purchase offer that'll make the seller choose you, and allow you to have a smooth, easy closing.

Please feel free to use this guide to plan as you begin your home search. Feel free to reach out with any questions you may have along the way.





### **The Fair Housing Act**

The [Fair Housing Act](#) protects you from discrimination when buying a home, getting a mortgage or seeking housing assistance.

### **Borrower's Rights**

The [Consumer Financial Protection Bureau](#) offers initiatives to help you understand your loan options, shop for the mortgage that's best for you and avoid unexpected fees at the closing table.

### **Choose a Realtor:**

It is vital to have a [Realtor](#) by your side as you navigate the home buying process. **As home buyers, all a Realtors' services to you are FREE.**



Many buyers think the first step to buying a home is to find the home. While it's okay to start looking at listings, it's a smart idea to **prepare for the home financing first**. Talking with a lender to discuss your credit (and possibly boosting your score), taking your current debt into account, budgeting and saving are all things that will help you when you're ready to apply for a mortgage.

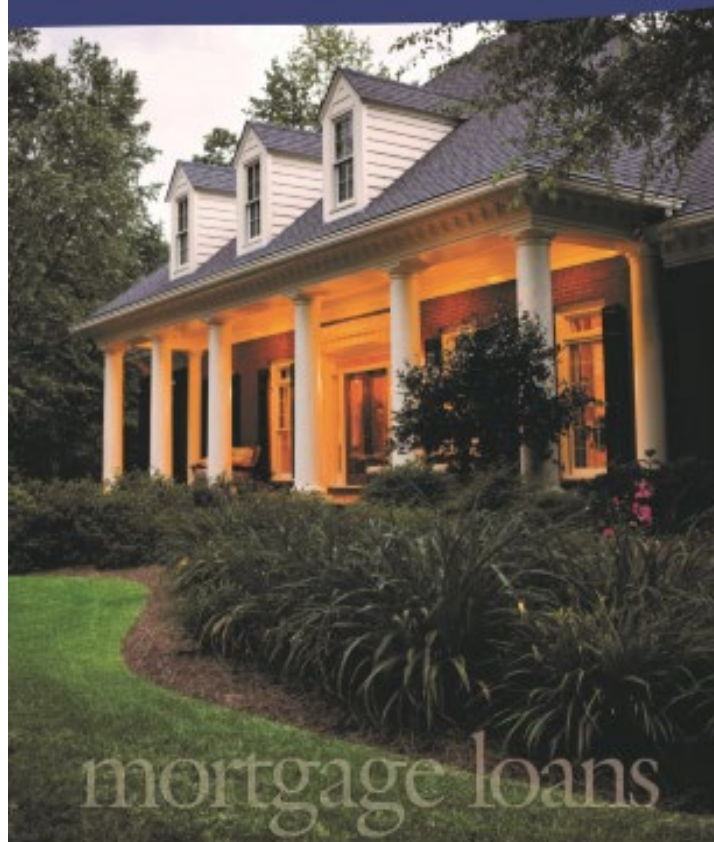
### **Your Credit Score Matters.**

If you're going to get a mortgage for your new home, you'll want the best credit score possible. Your credit will impact the interest rates and loans you qualify for. Start by pulling your annual credit report to take stock of your situation. The minimum credit score needed to get a loan is a 580, so keep that in mind as you monitor your score.



# HOMESTAR

The easiest way *home...*



## HOMESTAR

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in Georgia for the past 2 years  
(Jumbo, FHA, CONV, USDA, VA)

**Ranked one of the Top 100**  
Mortgage Purchase Lenders Nationwide for the past 2 years

### HERE ARE SOME OF THE LOAN PROGRAMS WE OFFER:

#### HUD \$100.00 DOWN PAYMENT PROGRAM:

- HUD foreclosed properties
- Repair escrow allowed up to \$10,000.00
- \$1,000.00 earnest money

#### FHA 203K PROGRAM

- FHA 640 or higher FICO score
- Improve and modernize home
- Purchase/Refinance and rehabilitate a property with one loan closing
- Projected rehabilitation cost held in escrow and disbursed as work is completed and inspected

#### FHA / 203B

- 580 or higher FICO score
- Down payment of 3.5%
- Purchase up to 96.5%
- Rate and Term Refinance up to 97.75%
- Cash out up to 80%

#### CONVENTIONAL

- FICO 620 or higher
- Up to 97% maximum financing
- Fixed or adjustable-rate
- 2nd home and non-owner occupied investment property allowed with lower maximum financing

#### USDA 100% FINANCING

- No money down for those in designated rural areas
- FICO score 581

#### VA 100% FINANCING

- Refinance or purchase
- 580 FICO score for veterans

#### DOWN PAYMENT ASSISTANCE PROGRAMS

- Georgia Dream
- Chenoa
- 97% NO MI w/Community 2nd

#### • ALTERNATIVE PROGRAMS AVAILABLE •

We understand your needs, what type of loan  
is best for you, and how to make it happen.  
Call me today!

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If you need to improve your credit score, start with these three tips:

**1. Start paying down your debts.** Work on the higher-interest debts first. It'll free up more cash to pay down your other balances.

**2. Pay on time, every time.** Payment history is a huge factor in your credit score, and late payments can send it plummeting.

**3. Steer clear of new loans and accounts.** Don't open any new accounts or apply for new loans as you approach the homebuying process. The new activity will result in what's called a "hard" credit inquiry, which can take down your score.

*You don't need perfect credit to buy a home. But the higher your score, the simpler (and more affordable) the process will be.*

## Do you have student loan debt?

This may be less of an issue than you think. Plenty of people who are still paying off their student loans are also able to buy a home. One of the main things you should be thinking about is your debt-to-income (DTI) ratio.

If a mortgage payment plus your current debts (student loans, car payment, credit card payments, etc.) totals to more than [43% of your income](#) each month, it'll be tougher for you to get approved for a home loan. We can discuss your situation with your lender and figure out the best options.



## Create a budget and start saving.

Determining how much home you can afford takes some number crunching. The listing price is only one part of the equation. There are several new expenses you'll face as a homeowner.

So what should you consider when budgeting for a home purchase? These expenses are a good place to start..

- Home and Mortgage Insurance
- Property Taxes
- Earnest Money Deposit (goes toward your down payment)
- Down Payment
- Closing Costs
- Moving Expenses
- Ongoing Home Repairs and Maintenance

*Once you have a rough estimate of what your monthly budget will be, give it a trial run.*



## APPLICATION CHECKLIST

### Identification Documents

- ☐ Driver's License
- ☐ Social Security Card

### Residency

- ☐ Complete address
- ☐ For renters: Landlord name, address and phone numbers

### Employment

- ☐ Name(s), address(es) and phone numbers of all employers for the past two years
- ☐ Relocation: Copy of employer's relocation agreement

### Income

- ☐ Past two years W-2 or 1099 forms
- ☐ Last 30 days pay stubs (including bonus and / or commission pay)
- ☐ Past two years complete tax returns
- ☐ Self-employed: year-to-date profit and loss statement

### Divorce or Separated Persons

- ☐ Complete divorce petition (signed), recorded final decree and/or separate agreement

### Proof of Payments

- ☐ Appraisal Fee
- ☐ Earnest Money, if applicable

### Assets

- ☐ Two months original bank statement (all pages) on all checking, savings, credit union and investment accounts (including retirement)

### Current Liabilities

- ☐ Current balance and minimum monthly payments

### Home Purchase Loans

- ☐ Sales contract with original signatures, along with a copy of the earnest money check

### Refinance Loans

- ☐ A copy of the warranty deed and any current mortgage and / or bill payoff information (copies of last statements)
- ☐ A copy of the current tax and home insurance expenses, with a copy of the survey and owner's title insurance policy

### Rental Properties

- ☐ Copies of current leases and tax returns

### VA Loans

- ☐ Copy of DD214's and certificate of eligibility

The easiest way  
home...



There's nothing like walking into a house and realizing it's the one — your dream home!

**But before you go house hunting, you should get preapproved for a loan that's just as perfect for you.**

**Your agent can not submit an offer for you without a preapproval letter. Plus starting the search without one, may cause you to start searching for homes that are not in your correct price range.**

Looking for some insight to make financing more straightforward? Answer these questions to get started:

### **Do you want a 15- or 30-year mortgage?**

If paying off your loan sooner is important to you, a 15-year mortgage might be a good fit. These typically have a lower interest rate, but you'll have a higher monthly payment due to the shorter loan term. If you want a lower monthly payment, a 30-year mortgage might be better suited to your lifestyle.

## Should you get a fixed or adjustable interest rate?

With a fixed-rate mortgage, you'll have a set interest rate and monthly payment for the life of the loan. If you want to take the guesswork out of your long-term budgeting, this can be a great option.

[Adjustable-rate mortgages](#), also known as ARMs, typically start with interest rates lower than the fixed rate. However, the rates will change over time, based on the current market rate. An ARM can be a good option if you don't plan to stay in the home for a prolonged period.

## How much should you put down?

The biggest homebuying myth is that you can't buy without a 20% down payment. But you can. Here's how:

- **Low Down Payment Options:** FHA loans only require 3.5% down with a FICO score of 580 or higher.
- **0% Down Options:** Buyers shopping in rural areas may be eligible for a USDA loan with 0% down. For qualified veterans and active-duty military members, VA loans often have no down payment requirement.
- **Buyer Assistance Programs:** There are also down payment and closing cost assistance programs available to first-time homebuyers.  
There are many loan options available, and that can feel overwhelming. But there's a perfect loan for you and your situation.

## Stay in Touch with your lender

After the preapproval letter is obtained, the lender needs your help! Staying on top of everything the lender request from you in a timely manner and communicating with your lender is a winning tactic to make sure you get to the closing table on time!





# HOMEBUYING

## Do's & Don'ts

### REFERENCE GUIDE



## Do's



**Save your money!** Your financials will be checked multiple times during the process.



**Promptly provide all documents** (all pages) requested by your Mortgage Loan Originator and Processor to speed up your closing. Don't mark out anything.



**Respond** to any requests for information from your Mortgage Loan Originator as soon as possible.



**Continue to make all payments** on time and in full.



**Contact your insurance agent** early in the process and inform them of your new home purchase.



**Be prepared** to explain/account for all non-payroll deposits into your bank accounts.



## Don'ts



**Don't apply for any new credit** of ANY kind or co-sign on another person's loan.



**Don't make large deposits** into your bank account. Your down payment should be seasoned (sitting in your account for at least 2 months).



**Don't charge** a lot on your credit cards - your credit will be checked again right before closing.



**Don't buy a new car.**



**Don't spend your down payment.**



**Don't buy furniture** yet (don't make big purchases while in the loan process).



**Don't quit your job or change jobs** that could affect your employment or income.

CALL ME TODAY FOR MORE INFORMATION:



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## **Ready to start your house hunt?**

This is the fun part. You probably already know how big of a kitchen you want, the number of levels or even the size of your yard. You might have even chosen between a ranch or split-level style home. Everyone has a wish list for their dream home.

As we begin your home search with preapproval letter in hand, let's go beyond square footage or the number of bedrooms and consider how the property fits your life. By focusing on what matters the most to you, we can refine your search to the closest matches. Communicate your needs to your realtor so that they get the best picture of exactly what you are searching for!

## **Three Important questions to ask yourself:**

1. Where do I want to live?
2. What does the future hold?
3. How much work am I willing to do ?



## When Searching for Homes, lets consider these three factors:

### 1. **Communicate with your agent. Your agent will listen to your needs and create a custom search of listings for you to review.**

Its important that you check these daily and communicate to the agent the ones that you like and want to go see. Average days on the market in the area is 10 days. So if you see something you like, get with your agent to view it quickly before its gone!

### 2. **Zillow and other online websites**

Technology has allowed everyone to search and view listings. While this is a tool that I encourage, its important to understand the websites are not updated like realtor databases. So you may see something that says its available.. But its already under contract and not updated yet. Realtor searches are more accurate.

### 3. **What is my time frame...**

Its vital to wait until the right time to search for homes, so that you have a strong competitive offer when you find the home you want to buy! Most offers that are presented to sellers are within 30-45 days of the buyer wanting to close. If you are ready to move in the next 90 days.. Its time to start touring homes!





**It's one thing to view listings online but seeing houses in person will help you to get a firmer grasp on what you really need out of your new home.**

### **Touring Homes:**

Here are some questions to keep in the back of your mind when touring homes...

- How does this house compare to other properties in the same price range?
- Are there features that make this home of more or less value than those other properties?
- What feature did you like most about the home? Why did it appeal to you?



- **What did you like least?**
- **What makes that feature unappealing to you?**
- **What's your overall opinion of this house?**
- **Could you see yourself living here? If not, why?**
- **What improvements would make this home a better fit for you?**

Always view houses with your Realtor. Doing this together is going to help the realtor protect and guide you through this process. This may be especially helpful if you're still deciding on specific neighborhoods, amenities or features.

### **Private showings: getting down to details.**

A realtor will schedule private showings for any homes you're interested in. That'll give you an opportunity to look around at your leisure to make sure the layout, features and amenities will work for you. It also allows you to ask any pertinent questions you may have about the home without other buyers around. Appointments will be scheduled with you and confirmed with the homeowners. Please keep in mind, in an effort to respect everyone's time and schedule, that viewings can not be easily rescheduled and changed. If this does need to occur, please give your realtor ample notice to cancel the appointments with the homeowners expecting the showing. Even vacant homes require scheduling an appointment with the homeowner.

### **Your realtor will work with you and your schedule needed to view the homes.**

Most homes listed for sale have a seller's disclosure that tells us more about the property. How old is the roof? How old is the AC unit? Has there been any major damage to the home? When you find a home you love, the next step is to obtain the disclosures for the property before you submit an offer. As a buyer, you need to review this first before you start to think of a competitive offer on the home. Your agent will review the disclosures as well and point out any necessary information.



Making an offer on a home is both exciting and gut-wrenching. You want to protect your interests as a buyer but also make your offer stand out so the seller will choose you.

Thankfully, it's possible for us to do both things at once. Here's how:

- 1. Leverage your earnest deposit.** Earnest money is the deposit you make to the seller to show your “good faith” (i.e., how earnest you are!) in buying the home. It's typically non-refundable, but don't worry — that's only a concern if you back out of the deal for reasons that weren't detailed in the contract. Earnest money is typically 1% of the sales price.

**The earnest deposit will be due within 5 days or less of the accepted offer. This payment is placed in escrow and goes toward your down payment at closing.**

**2. Show your financial prowess. Remember that mortgage preapproval we discussed earlier?** Your lender will give you a preapproval letter that we can include with your offer. This assures the seller that you'll be able to secure financing and close on the home.

**3. Be flexible. If you have flexibility in your moving schedule, we'll leverage that with the seller, too.**

If the seller is relocating or needs to move immediately, we can offer a fast closing, which means you'd probably be helping them to avoid paying two mortgages. On the other hand, if they've hit a snag in purchasing their next home, offering a delayed possession date gives them the security of having their new home lined up before they have to move.

**4. Contingencies have you covered.**

We can also include clauses in your offer to address any concerns that aren't known right off the bat, such as an inspection contingency in case major issues are found that aren't immediately visible. We can also discuss an appraisal contingency; in case the home is appraised for less than the sales price.

*Every situation is going to be different, and every seller is going to be motivated by different factors. But don't worry—you're not in it alone. We'll work together to craft the right offer for your home.*



You're so close to the finish line! There are just a few more steps we need to take to make sure you're getting the best deal possible on your new home: an inspection, the appraisal and the final walk-through.

**Due Diligence Period** – Buyer can cancel out during this time frame of the contract for **ANY reason at all**. Due diligence normally lasts anywhere from 7-15 days- depending on the negotiations between buyer and seller. **This is your time frame to decide if this is the home for you!**

**Your FAQs on home inspections:**

**Q: “Do I really need to pay for an inspection?”**

**A:** An inspection isn't always an absolute requirement, but it's always in your best interest to get one. Not all problems found will be deal breakers. In fact, most will be quick fixes we can have the seller fix or negotiate a credit for. But if there are major problems, we want to know about them before you buy the home.



## **Here's what you should know as we head into the inspection process:**

- **What is it?** An independent, third-party evaluation of the home's structure, systems and features. The inspector will look for potential problems or deficiencies on the property.
- **Why do you need it?** We want to make sure the home is safe for your family to live in and a good long-term investment. Some loan types will also require inspections.
- **What's covered?** A standard inspection includes the roof, foundation, insulation, appliances, HVAC, plumbing and electrical systems.
- **How are you involved?** You're not required to attend the inspection, but it's in your best interest to be there. The inspector can walk you through any defects they find.

**The inspector will give us a final inspection report with all their findings. We'll review this together and discuss which repairs are needed for your loan to close, and how we should negotiate the repairs or credits with the seller.**

### **Be picky about your inspector.**

The home inspection is designed to protect you, your family and your investment, so choose your inspector carefully. Make sure the home inspector is experienced, licensed and insured where required.

A thorough inspector can save you thousands of dollars or even prevent you from buying a dud. Don't just hire the first one you find. Do your research before hiring an inspector.

### **Your lender will require an appraisal.**

An appraisal is an independent estimate of the property based on recent sales data of similar homes in the area. When your mortgage amount matches the appraised price of the home, you know that you aren't paying more than you should be.

**But if the appraisal comes in lower than expected, you won't be able to get a loan for more than the appraised price. This is where your appraisal contingency comes in: You'll either need to come up with the difference, renegotiate the price of the house or exercise your right to walk away.**

## **We'll also do a final walk-through.**

**The final walk-through can happen anywhere from a few days prior to your closing to just a few hours before. This is your opportunity to make sure the condition of the home is as expected.**

**Specifically, we'll want to make sure there isn't any move-out damage and that all of our requested repairs have been made. We'll also verify that everything included in the home price — items like appliances, light fixtures or window blinds — are in place.**





# It's Closing Day!

**Congratulations! Landing a deal on your dream home in today's hot market was quite a feat. Your closing is the last step before the home is finally yours. This is when the title is transferred, the mortgage is approved, and you become the legal owner of your home. Here's a quick rundown of what you should know:**

**What should you bring to the closing?**

- Your license or other legal ID**
- Any paperwork requested by the title company or your lender**
- A certified check for the closing costs (if funds aren't sent electronically)**

## Who else will be there?

- The closing attorney
- Your agent
- Your loan officer
- The seller and their agent, if they didn't pre-sign the deed and transfer documents

## Where will it take place?

Typically, we'll meet at the title company's office.

## How much are closing costs?

Closing costs typically run about 3.5% of the purchase price and are paid to title agents, attorneys and other third parties. You'll notice that you have more fees to pay than the seller does at closing — that's because many of those costs are related to your new home loan.

At this time, you'll pay for your appraisal, as well as loan processing fees and prepaid costs (property taxes and homeowners insurance) that were laid out in the [Loan Estimate](#) from your lender.



## What documents will you sign?

- The property deed
- A bill of sale
- A transfer tax declaration
- Your mortgage agreement and note
- The closing disclosure

*There will be a lot of paperwork, so you should plan for the closing to one to two hours.*



**Leave your closing with the KEYS TO  
YOUR NEW HOME !!!!**



# Last, But Not Least: You Get to Move in to Your New Home.

**You're a homeowner!**

The stress of homebuying and financing are over. Now you get to move in, decorate and start creating wonderful memories.

Here's a quick checklist of things that'll make moving a bit easier for you:

## Things to Prep Beforehand:

- **Forward Your Mail:** You can go online to update your address with the date you'll be moving, and your mail will automatically forward.
- **Stock Up on Supplies:** You're always going to need more packing material than you think. Grab some extra boxes, rolls of packing tape, labels and markers.

- **Set Up Utilities:** You'll want functioning electricity, water and internet on move-in day.
- **Clean Your New Place:** As soon as you have access to it, give your new home a good cleaning. It'll make organizing on move-in day that much easier.
- **Organize Your Documents:** Keep your moving-related paperwork together and organized. This includes your closing papers, moving estimates and the utility setup details.
- **Measure and Decide:** Take a measuring tape to your new home and jot down the measurements of each wall and nook. What furniture and decor will fit in your new home? What won't? It's better to make decisions about what to donate or sell before moving day.

## Things To Do on Moving Day:

- **Pack a "Go" Bag:** Include things like phone chargers, medication, toiletries and extra clothes. Be sure to pack it in your car so it won't get lost in the shuffle.
- **Have Resealable Bags Handy:** You can use them to keep track of screws or small parts if your movers need to disassemble furniture.
- **Communicate With Your Movers:** Let them know if there are items or rooms you want them to focus on, and which items will need extra care. And make sure they have the correct address and directions to your new home once the truck is packed up!
- **Stay Hydrated and Energized:** It's going to be a hectic day. Keep snacks and water bottles around so you (and your movers!) can keep your energy up. Consider having pizza delivered so you don't accidentally skip lunch.
- **Hang Window Coverings:** Installing blinds and curtains on day one is necessary. Why? Because you probably don't want to wake up at sunrise on day two.

- **Go Room by Room:** This is a great way to stay on top of things. Have the movers drop off furniture and boxes in the correct room so you can unpack and organize one room at a time.

**Reach out to us if you're looking for a recommendations for local movers, cleaners or handymen.**



**Are you ready to start looking for your first home?**

**Whether you have questions about financing, budgeting, home styles or neighborhoods, we are here to help!**

**The first step is to reach out to us.**

**We would love to be your trusted Realtor and Mortgage Loan Originator.**

**Let's work together to find your new home!**



# Allison Robbins, Realtor

I have a BBA in Business Marketing and have been active in real estate for 13 years. I have had the opportunity to work with many different types of resale properties, many buyers, investors and a new construction communities which helped me gain expertise in multiple areas of the business. When the housing market shifted in 2008, I developed strong relationships with banks and asset companies and became an expert on pricing home values for foreclosed properties for potential resale; I have priced thousands of homes over the past 12 years. Rest assured, determining the value of what a home should sell for is one of my strongest points as a real estate agent. I am passionate about real estate but equally passionate about people. I have one super awesome 9 year old daughter, and I attend Bethlehem Church in Bethlehem GA.

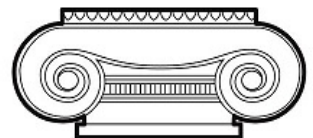


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**R E A L T O R S**

# Laura Walker, Mortgage Loan Originator

I am a Charlotte, NC native and hold my mortgage licenses in NC, SC, GA and Florida. I pride myself with communicating and educating customers on the financial processes of buying a home. I strive to serve my customers by providing quick answers and continuity throughout the loan process. I provide realistic financial plans and resolutions to help customers achieve their dream of homeownership! I have 2 children, a 9 year old son and 5 year old daughter that drive my success.



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