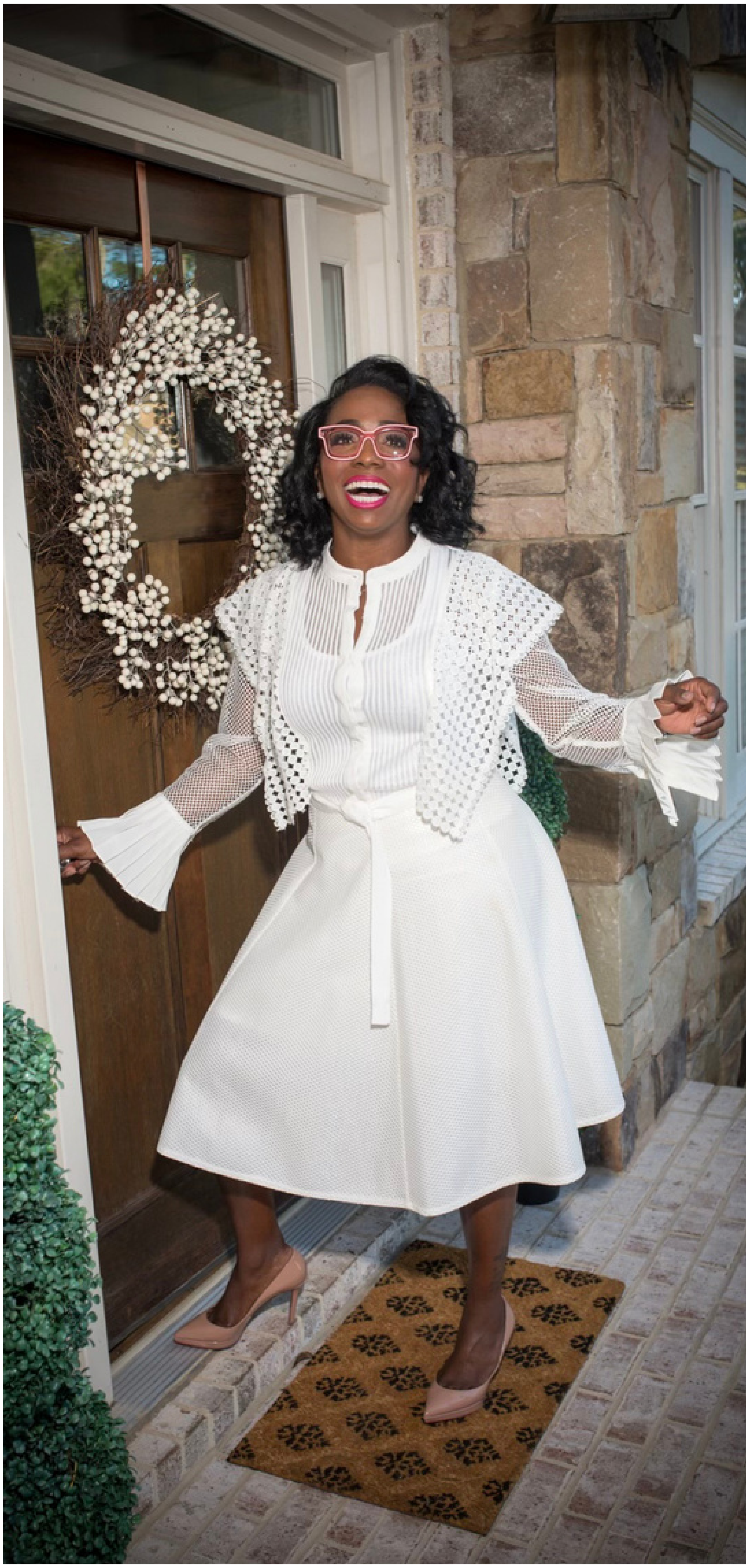


A note to say

THANK YOU!

for trusting me

You're not just hiring a Realtor® you're gaining a partner who genuinely cares about your goals of homeownership. I am dedicated to making your real estate experience edifying and rewarding as I lead you to the closing table.

Thank you again for considering me as your real estate advisor. I look forward to serving you with passion, dedication, and the unwavering commitment with excellence.

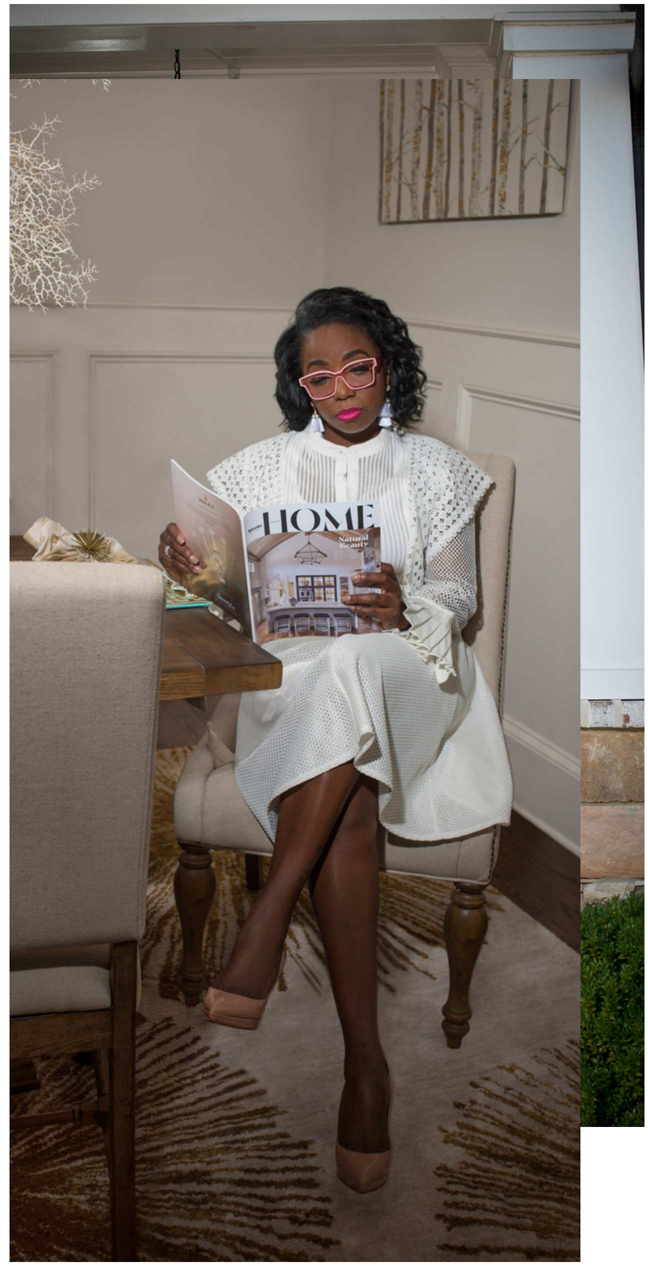
Kiki Adams

ASSOCIATE BROKER
ADAMS REALTY GROUP
TOP 10% PRODUCER - RENE, SRS, ABR

GLOBAL LUXURY
COLDWELL BANKER
REALTY

Mission

To empower my clients with exceptional real estate experiences through my unwavering commitment to detail-oriented, knowledgeable, and professional service.



Vision

To set the standard for excellence in real estate services by embodying a culture of precision, knowledge, and professionalism. I envision a future where every client I serve feels empowered, informed, and satisfied with their real estate journey. Through continuous education, innovative practices, and an unwavering commitment to attention to detail, I aspire to become the go-to choice for individuals seeking a trusted partner in their real estate endeavors. By upholding the values of integrity, expertise, and diligence, I aim to leave a lasting positive impact on my clients, the industry, and the communities I serve.

GLOBAL LUXURY
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REALTY

About Me

I am the mother of 2 wonderful humans. 1 daughter and 1 son. I relocated to Georgia in 1999 from the Great Northwest, Portland Oregon and now consider myself a GA Peach. I have been an entrepreneur servicing clients for over 30 years. Real estate is a platform that allows me to make dreams come true and that is the part I love the most.

Home Buyer's ROADMAP

1

FIND AGENT

Match with an agent that you feel comfortable with

2

FINANCIALS

Get your finances in order, get a credit check, and get pre-approved for a mortgage

3

SEARCH

Begin your search! Look online

4

OFFER

Make your offer for the home and prepare to negotiate

5

INSPECTION

Arrange for a professional home inspector to vist the home

6

APPRAISAL

Lender will arrange for a professional appraiser to visit the home and determine a value

7

SCHEDULE MOVE

Schedule your move date and arrange for movers

8

CLOSING

Get your keys and celebrate your new home!

Note: This is only a high level overview of a buy-side process.

FINDING *a Great Realtor* 01

Finding a great Realtor that you trust and feel comfortable with is as hard as finding a needle in a hay stack. A sale of this magnitude is a huge life decision and you want to make sure that your Realtor is as invested in this sale as you are.

INDUSTRY KNOWLEDGE

Having access to a wide variety of resources that is not readily available to the public is valuable behind measure. I can help you determine the best price and time to sell.

SMART NEGOTIATING

With collective experience and expertise, I can help you negotiate the best price for your home.

PROFESSIONAL EXPERIENCE

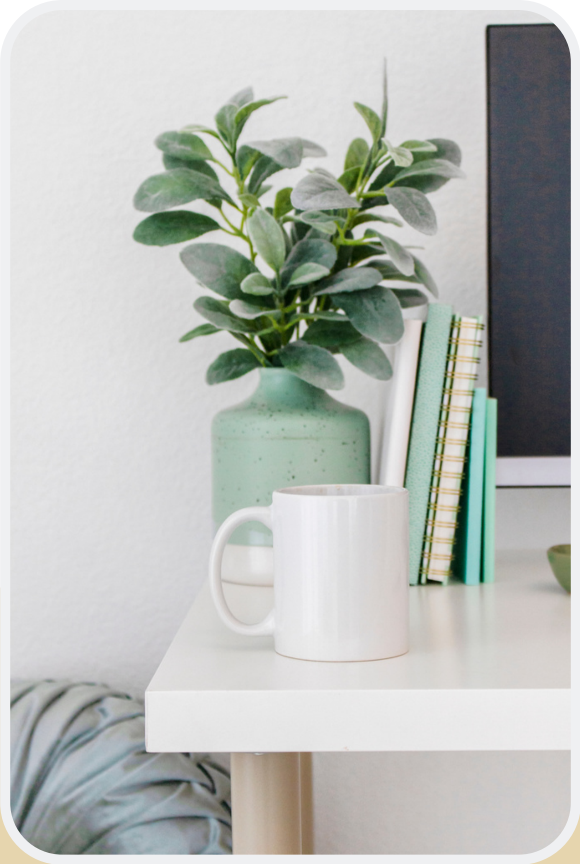
Being apart of multiple levels of leadership in Real Estate in GA, I must undergo annual training and compliance to ensure that I am up to date on any changes in legal or administrative paperwork.

WHITE GLOVE SERVICE

I am dedicated to helping you answer any questions that arise from this process. White Glove Service is extended to all!

Financials

02



DETERMINE YOUR BUDGET

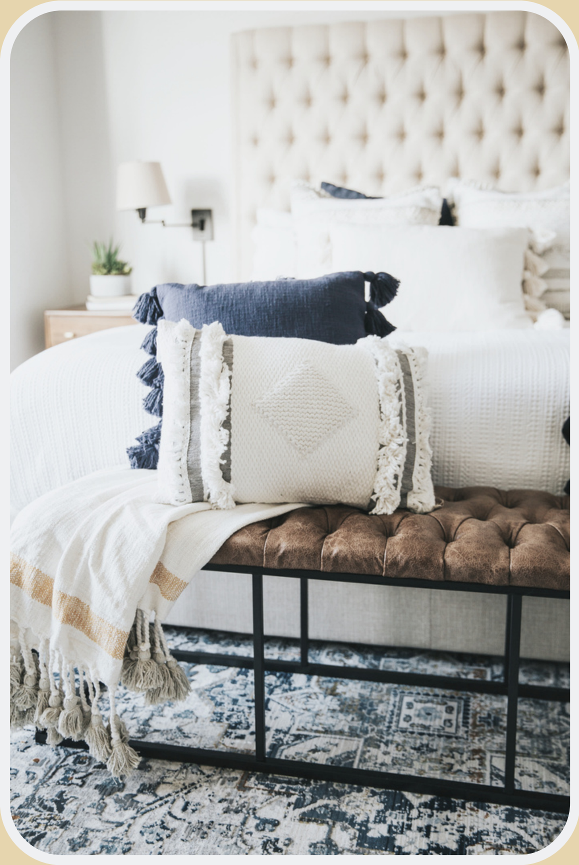
It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determine your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.

HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

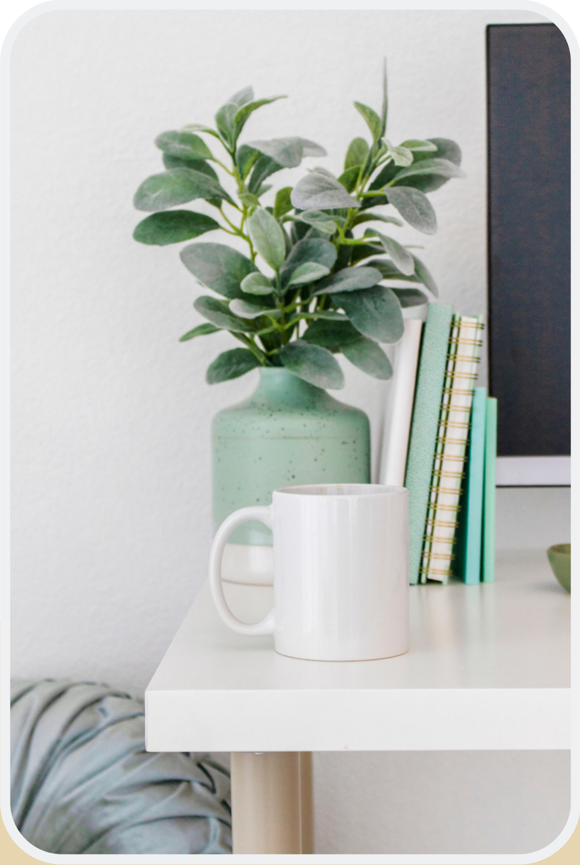
A 3% downpayment is the most common, however, it is not your only option!

Have a discussion with your lender to determine what works best for your scenario.



Financials

02



CREDIT SCORE CHECK

Your lender will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above. There are lenders that will lend at 580 for qualified buyers.

The better your score, the lower the interest rate you will be charged on your mortgage.

PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First it will help you determine your budget, and help you stay within your means. Second it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

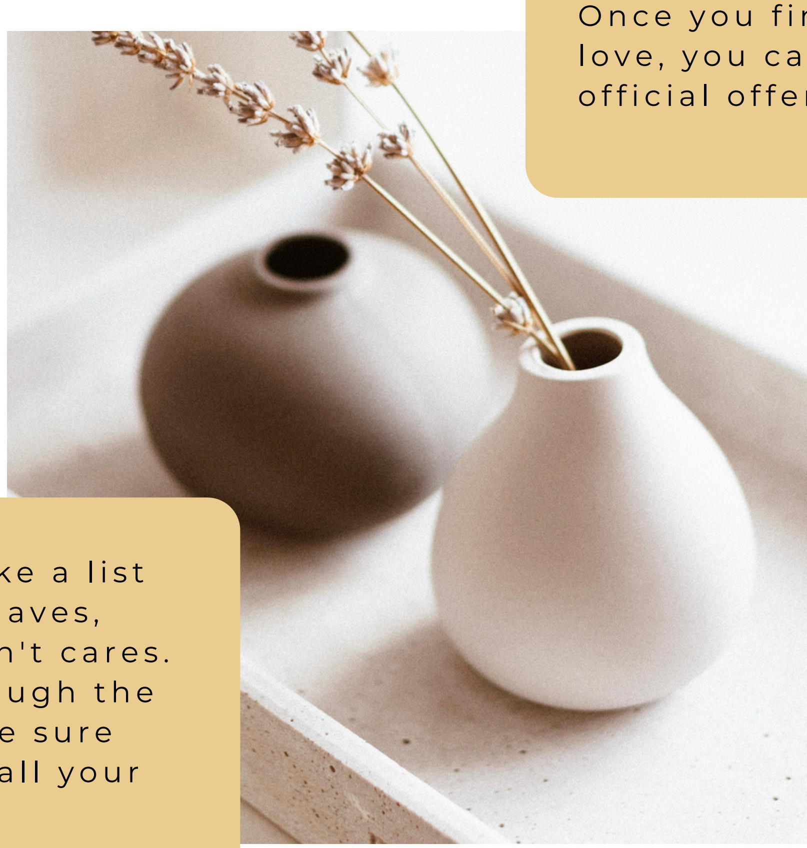
TOUR *Homes*

03

HOME SEARCHING TIPS

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.

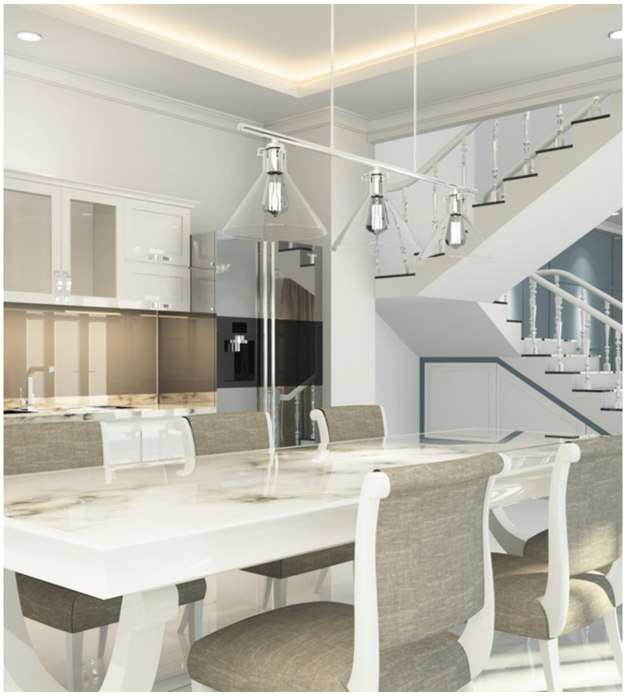
Once you find a house you love, you can make an official offer to the seller.



Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.

MAKE *an Offer*

04



Once you find a house you love, you can make an official offer to the seller.

Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.

NEGOTIATE *an Offer*

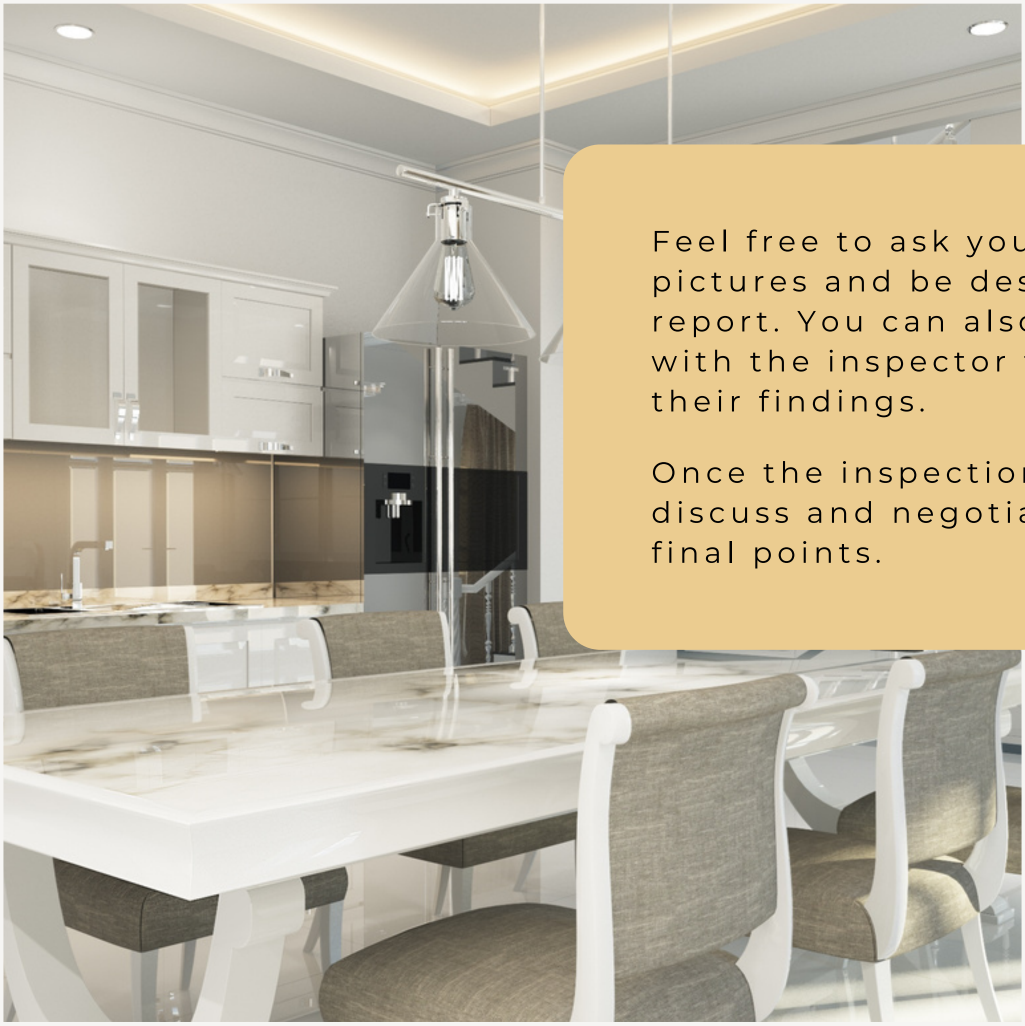
Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

Inspection

05

Make sure that you allow for an inspection to be completed prior to the closing of the sale. It is important to know as much about your home as possible.

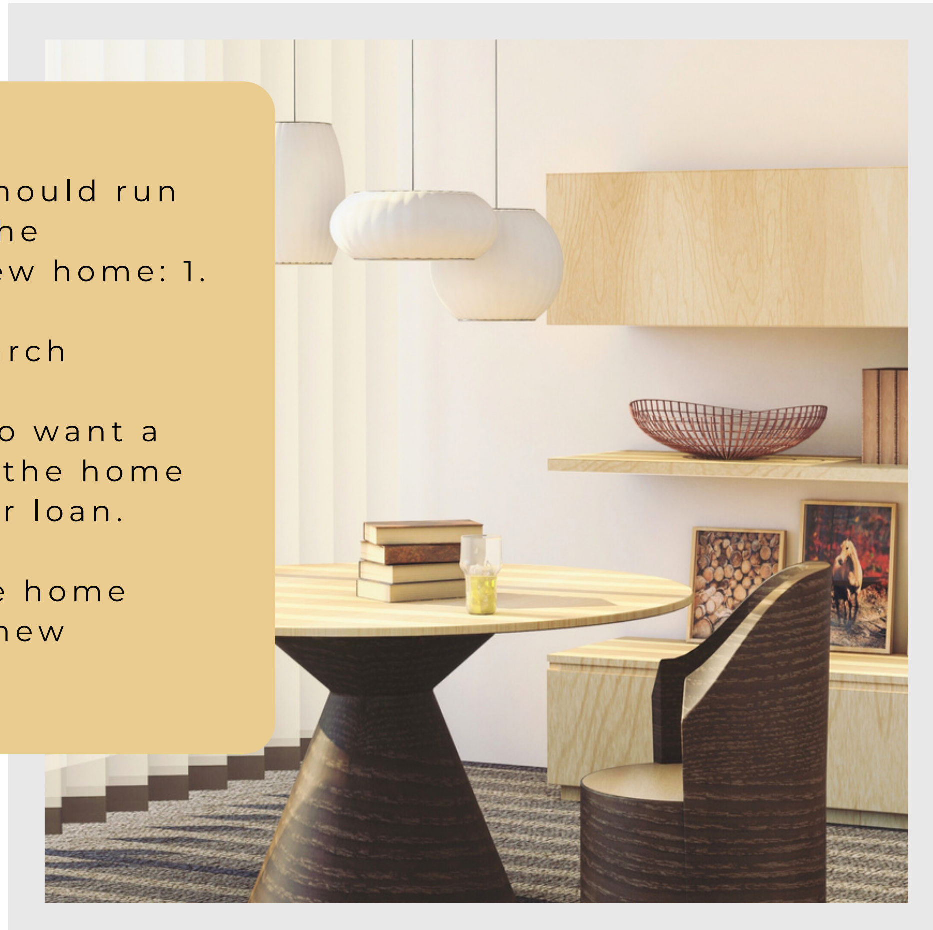
If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.

APPRAISAL 06



Other checks you should run prior to finalizing the purchase of your new home: 1. Appraisal
2. Property title search

Your lender will also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!

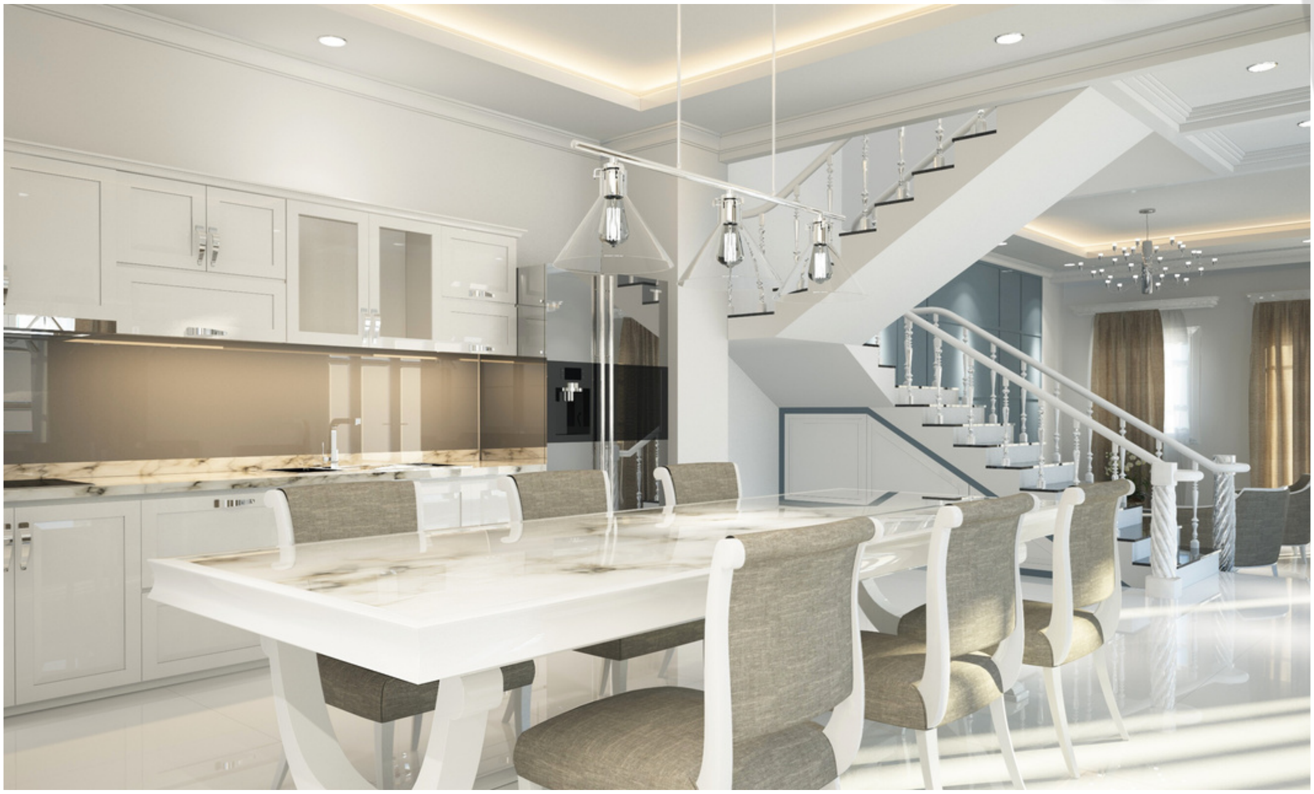
and Loan APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

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 negotiated work has been completed 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, cashier's check and any other documents required by the title company or loan officer.

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!

Notes