

**THE GEORGIA REAL ESTATE
ESSENTIALS SERIES**

FIRST-TIME BUYER IN GEORGIA? START HERE



**BY THE CORBIN TEAM
RON & ADDISON CORBIN**

First-Time Buyer in Georgia? Start Here

A Friendly, Step-by-Step Guide to Buying Your First Home with Confidence

The Georgia Real Estate Essentials Series

BY THE CORBIN TEAM

RON & ADDISON CORBIN

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About This Series

The Georgia Real Estate Essentials Series

By The Corbin Real Estate Team – Ron & Addison Corbin

Buying or selling a home in Georgia is a big decision—and for most people, it’s the biggest financial move they’ll ever make. But too often, the process feels overwhelming, confusing, or just plain frustrating.

That’s why we created this book series.

At **The Corbin Real Estate Team**, we’ve spent years helping Georgia families buy and sell homes with clarity, confidence, and a winning strategy. These books are designed to give you straight answers, practical advice, and a few inside tips—no sales fluff, no confusing jargon.

Each guide in the *Georgia Real Estate Essentials Series* focuses on a specific moment or challenge in your real estate journey. Whether you’re buying your first home, prepping for a fast sale, inheriting a property, or recovering from an expired listing, we’ve got your back.

We wrote these books to:

- Help you make informed, confident real estate decisions
- Show you exactly what to expect at every step
- Share the smart strategies we use every day with our own clients
- And yes—if it feels like a good fit, we’d love the chance to work with you too

This isn’t just another real estate guide. It’s a Georgia-specific playbook, written by two brokers who live here, work here, and know how to get homes sold in *your* neighborhood.

Let’s get to it.

— Ron & Addison Corbin

The Corbin Real Estate Team

Core Real Estate Series – For Every Buyer & Seller

1. **Selling Smart: How to Sell Your Georgia Home Fast & for Top Dollar**
Your complete guide to getting the most for your home—without stress or surprises.
 2. **The Georgia Home Buyer's Handbook: What to Know Before You Buy**
Avoid costly mistakes and buy with confidence in the Peach State.
 3. **Back on the Market: How to Sell Your Georgia Home After It Didn't Sell the First Time**
Learn why your listing expired—and how to get it right the second time around.
 4. **From FSBO to Sold: Why Georgia Homeowners Hire the Right Agent (Eventually)**
The honest truth about going it alone—and what to do when it's not working.
 5. **The Ultimate Guide to Georgia Real Estate: From Search to Sold**
An all-in-one resource for navigating the Georgia market like a pro.
 6. **Smart Moves: How to Time Your Georgia Real Estate Transaction Just Right**
Buy, sell, and relocate with confidence—without the panic, overlap, or missed opportunity.
 7. **The Georgia Land Guide: Buying and Selling Lots, Acreage, and Rural Property the Smart Way**
A practical guide to buying, selling, and evaluating Georgia land—from zoning to perc tests and everything in between.
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Life Events Series – Emotional & Transactional Guidance

8. **Selling Your Georgia Home in a Divorce: A Clear Plan for a Clean Break**
Navigate the legal, emotional, and financial complexities of selling during a split.
 9. **Inherited Property in Georgia: What to Do When You've Inherited a Home**
Probate, prep, pricing, and peace of mind—your guide to selling a home you didn't plan to own.
 10. **Downsizing in Georgia: How to Right-Size Your Life Without the Stress**
Smart steps for selling your current home and moving into a lifestyle that fits.
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Lifestyle-Based Guides

11. **First-Time Buyer in Georgia? Start Here**
Everything a Georgia first-timer needs to know—from financing to keys in hand.
 12. **Your Empty Nest, Your Next Nest: A Georgia Homeowner's Guide**
Guidance for empty nesters ready to sell, relocate, or reimagine their next chapter.
 13. **Relocating to Georgia? A Welcome Guide for Newcomers**
From neighborhoods to contracts—what new residents need to succeed in Georgia.
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Investor & Upscaler Series

14. Real Estate Investing in Georgia: Buy, Rent, Profit

Learn the Georgia-specific rules, risks, and rewards of building your portfolio.

15. Upgrade Without the Overwhelm: Selling & Buying Simultaneously in Georgia

Juggle both transactions like a pro—without losing your sanity or your equity.



Home Prep & Marketing Mini-Guides

16. Stage, Snap, Sell: Prepping Your Georgia Home for a Hot Market

Declutter, stage, and photograph like the pros—for faster, stronger offers.

17. Real Estate Red Flags: What Georgia Buyers Should Watch For

Avoid costly surprises with a keen eye for common listing issues.

18. Your Home's Secret Value: Small Upgrades, Big Return

Budget-friendly improvements that boost appeal and ROI in Georgia markets.



How the Corbin Team is Different - Bonus Titles

19. Behind the Sale: What Georgia Real Estate Agents Really Do for You

A transparent look at how agents earn their keep—and protect your interests.

20. From For Sale to Sold: How We Help Georgia Homeowners Win

Real-world results from the Corbin Team playbook.

21. Our Georgia Real Estate Playbook: How Addison & Ron Get Results

The tools, timelines, and strategies that set our team apart.

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Preface: Why We Wrote This Book

Buying your first home in Georgia is exciting — and, let's be honest, a little overwhelming.

At The Corbin Real Estate Team, we've helped hundreds of first-time buyers navigate this process. We wrote this guide to answer your biggest questions, calm your nerves, and show you exactly what to expect — from your first showing to the day you get the keys.

This book will give you:

- A clear, no-fluff overview of the home buying process
- Smart questions to ask (and mistakes to avoid)

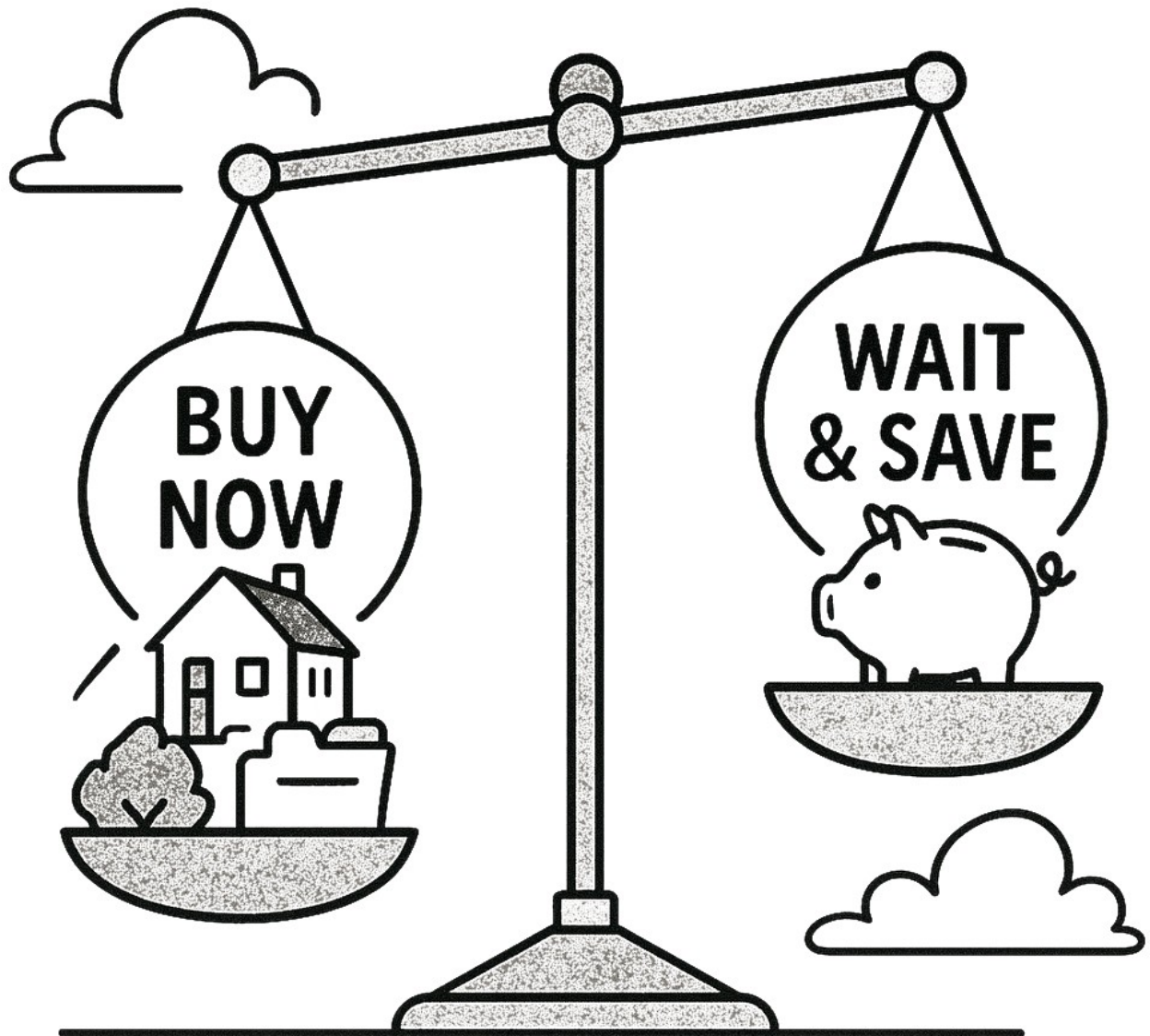
- Real-world examples from Georgia buyers just like you

If you're buying a home in or around Metro Atlanta — whether you're relocating, tired of renting, or just ready to build equity — this book was written with you in mind.

Let's get you home.

— **Ron & Addison Corbin**

The Corbin Real Estate Team



Chapter 1: Is Buying Right for You (Right Now)?

Let's Make Sure This Is the Right Move — Financially, Emotionally, and Logistically

For many people, buying a home is a major life goal. And there's no doubt that owning a home in Georgia can be a smart long-term investment. But before you jump into open houses and mortgage calculators, let's slow down for a second.

Homeownership is a commitment. It comes with big decisions, new responsibilities, and upfront costs.

This chapter helps you answer the most important question before we get into the "how" of buying: **Should you buy a home right now?**

The Pros of Buying Your First Home

Here are some of the most compelling reasons first-time buyers in Georgia make the leap:

Build Equity

Instead of paying rent that goes nowhere, every mortgage payment builds equity in something you own.

Predictable Payments

Fixed-rate mortgages mean your monthly payment won't spike like rent can — especially in high-demand areas like Metro Atlanta.

Freedom and Control

You want to paint a wall, get a dog, or hang shelves? It's your place. You don't need a landlord's permission.

Long-Term Investment

Historically, Georgia real estate has appreciated in value — particularly in suburban areas like McDonough, Cumming, and Fayetteville.

The Trade-Offs of Buying

It's not all rainbows and rising equity. Owning a home comes with:

- **Upfront costs:** Down payment, inspections, closing costs
- **Ongoing maintenance:** You are the landlord now
- **Less flexibility:** It's harder to pick up and move
- **Market risk:** Home values can fluctuate

Owning isn't always better than renting — especially if you're unsure about your job, your future location, or your financial readiness.

How to Know If You're Ready

You Have a Stable Income

Lenders want to see consistent employment and reliable income. And you want to know you can comfortably afford the monthly payments (more on that in Chapter 4).

✓ You Plan to Stay Put for a While

Buying makes the most sense if you plan to stay in the home for at least 3–5 years. Otherwise, you may not build enough equity to offset transaction costs.

✓ You Have Some Savings

You'll need money for a down payment (often 3–5% for first-time buyers), closing costs, and an emergency fund for repairs or job changes.

Client Story:

A first-time buyer in Decatur planned to move in two years for grad school. Instead of buying, she kept renting and started saving aggressively. Two years later, she bought with confidence — and a much larger down payment.

Renting Might Still Be Right If...

- You're unsure about your job or income
- You might move out of state within a year or two
- You have a high amount of debt or no emergency savings
- You're just not emotionally ready to commit

There's no shame in waiting. In fact, **waiting with intention is smarter than rushing in under pressure.**

Questions to Ask Yourself (Seriously)

- Do I want to be responsible for home repairs right now?
- Can I comfortably afford the monthly costs — and the surprise ones?
- Do I love the idea of homeownership — or just hate my landlord?
- Am I buying because it's right for me, or because others say I should?

If you're still reading, and you're answering “yes” to most of these, you're probably more ready than you think.

Summary: Let's Make Sure the Timing Makes Sense

- ✓ Buying has big benefits — but only if it aligns with your life and finances
 - ✓ Renting isn't throwing money away if it's keeping you flexible and prepared
 - ✓ There's no one “right” age or time — just the time that's right for you
-

In the next chapter, we'll dive into what's happening in the Georgia real estate market today — and what you need to know as a first-time buyer trying to compete in it.



Chapter 2: Understanding the Georgia Market

Where, When, and How to Shop Smart in the Peach State

If you've peeked at Zillow or toured a few open houses lately, you've probably felt it: The Georgia housing market moves fast — and prices are all over the map.

So how do you make sense of it as a first-time buyer?

In this chapter, we'll break down what's really going on in the Georgia market, highlight key Metro Atlanta areas for new buyers, and give you tools to shop smart (not scared).

Georgia Real Estate: The Big Picture

The housing market in Georgia — especially in and around Metro Atlanta — has grown steadily over the past decade. Low inventory and high demand have pushed prices upward, but growth has also created more options, more new construction, and more opportunities for first-time buyers.

Here's what you need to know right now:

✓ Homes are still selling quickly

Well-priced homes in desirable areas can go under contract in **a matter of days**. If it's move-in ready and under \$400K, expect competition.

✓ Interest rates matter

Higher rates have cooled the market *a little*, but not enough to cause prices to drop significantly in most areas. Many buyers are still active — they're just adjusting their budgets.

✓ You don't have to buy in Atlanta to win

More first-time buyers are heading to the suburbs for space, schools, and affordability.

Popular (and Practical) Areas for First-Time Buyers

We specialize in the **expanded Metro Atlanta market**, and here are a few areas we often recommend for new buyers based on price, amenities, and growth potential:

McDonough

- Median prices are still accessible
- Historic charm meets new development
- Good access to I-75 and shopping
- Strong resale value in established neighborhoods

Cumming

- Excellent schools and outdoor recreation
- Mix of suburban and rural feel
- New construction and resale options
- Great for buyers who want to grow into their home

Fayetteville

- Quiet, community-focused
- Convenient to Trilith Studios and Peachtree City

- Small-town feel with suburban perks

East Point / College Park / Hapeville

- Closer to the city and airport
- Artsy and revitalized areas with potential
- Walkable downtown cores and unique homes

 *Client Quote:*

“I assumed I couldn’t afford anything close to Atlanta, but then we found a renovated home in Hapeville that checked every box. My commute’s better than it was when I rented!”

What Drives Prices (and Competition)

Understanding what sellers and other buyers are thinking gives you an edge.

What Drives Prices:

- Condition of the home (updated kitchens and baths go fast)
- Location, especially school districts and access to highways
- Inventory (fewer homes = more bidding wars)
- Interest rates (they affect what buyers can afford monthly)

Where First-Time Buyers Often Get Stuck:

- Waiting too long to make an offer
 - Falling in love with a home that’s out of budget
 - Underestimating how quickly homes go under contract
-

Our Advice for First-Time Buyers in Georgia

- **Get pre-approved early.** It helps you shop with confidence (more in Chapter 3).
 - **Focus on value, not just finishes.** You can change paint and counters. You can’t change a bad location.
 - **Look slightly outside your ideal area.** A 10-minute drive might save you \$30K or more.
 - **Lean on your agent.** (That’s us!) We know how to spot opportunities, negotiate strategically, and act fast when needed.
-

Summary: Understand the Market to Compete With Confidence

- ✓ Georgia homes are in demand — but you *can* win as a first-time buyer
- ✓ Suburbs like McDonough, Cumming, and Fayetteville offer smart opportunities
- ✓ Shopping with the right info (and team) helps you move confidently and quickly

In the next chapter, we'll tackle one of the biggest mysteries for new buyers: what it means to get pre-approved—and why it's your #1 first move.



Chapter 3: Getting Pre-Approved — What It Really Means

And Why You Should Never Go House Hunting Without It

If you're like most first-time buyers, "pre-approval" is one of those terms you've heard thrown around—but never had anyone clearly explain.

Let's fix that.

Pre-approval is your first real step toward becoming a homeowner.

It's how you find out what you can afford, how much you can borrow, and how strong your buying power really is.

In this chapter, we'll break down what pre-approval is, why it matters, how to get it, and what you'll need to make it happen—*before* you fall in love with a home.

Pre-Approval vs. Pre-Qualification: What's the Difference?

These terms are often used interchangeably, but they're *not* the same:

● Pre-Qualification

- Based on *estimated* income and credit
- Usually a quick online form or phone call
- Gives you a general idea of what you might afford
- **Not verified** by a lender — sellers won't take it seriously

● Pre-Approval

- Based on **verified** income, credit, debts, and employment
- Shows you're a serious, qualified buyer
- Comes with a letter from your lender
- **Required** to make an offer in most Georgia markets

Think of pre-qualification as a conversation.

Pre-approval is a commitment (with numbers that actually matter).

Why Pre-Approval Matters — Big Time

Here's why we always start the buying process here:

- ✓ **Saves you time** — No sense touring \$400K homes if your budget is \$300K
- ✓ **Strengthens your offer** — Sellers know you're ready and reliable
- ✓ **Highlights your buying power** — You might qualify for more (or less) than you expect
- ✓ **Reveals red flags early** — Like credit issues or debt ratios that need fixing

💬 *Client Quote:*

"We thought we needed 20% down, but after talking to the lender, we realized we could buy with just 3%. We stopped renting a year earlier than planned."

What Lenders Look For

When you apply for pre-approval, lenders focus on four main things:

1. **Income** — Pay stubs, tax returns, job stability

2. **Credit Score** — Most lenders want 620+, but options exist for lower scores
 3. **Debt-to-Income Ratio (DTI)** — How much of your income goes toward monthly debts
 4. **Assets** — Savings for down payment and closing costs
-

What You'll Need to Provide

To get pre-approved, gather the following:

- Most recent **2 pay stubs**
- Last **2 years' tax returns** (especially if self-employed)
- **2 months' bank statements**
- A copy of your **driver's license**
- Info on any **student loans, credit cards, or car payments**

We'll connect you with a trusted local lender who can walk you through the process and help you compare options.

How Much Can You Actually Afford?

Your pre-approval tells you what a lender is *willing* to loan you — but that doesn't mean it's what you *should* borrow.

 **Pro Tip:** We'll help you build a realistic monthly budget based on what you're comfortable spending — not just what the lender approves.

We want you to love your home *and* your lifestyle. You don't want to be “house poor.”

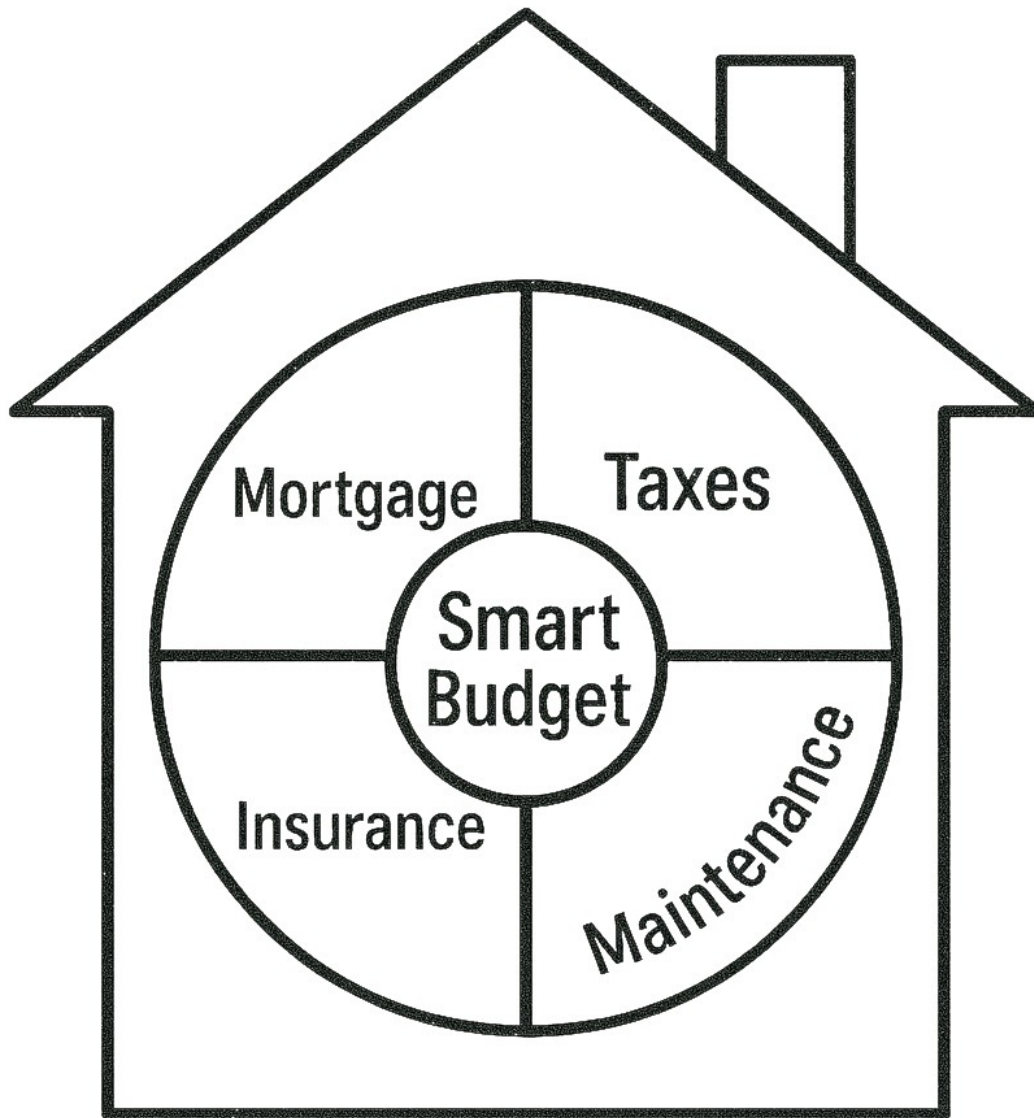
Common First-Time Buyer Myths (Let's Bust 'Em)

- **MYTH:** You need 20% down.
 **FACT:** Many loans require as little as 3–5%, and some offer 0% down.
 - **MYTH:** Pre-approval locks you into a lender.
 **FACT:** You can (and should) shop around after pre-approval.
 - **MYTH:** You can't get a mortgage with student loan debt.
 **FACT:** It depends on your debt-to-income ratio—not just the balance.
-

Summary: Pre-Approval Is Your First Step — Not a Final Commitment

- ✓ It tells you exactly what you can afford
- ✓ It gives sellers confidence in your offer
- ✓ It helps us help you shop smarter
- ✓ And it sets you up to act fast in a competitive market

In the next chapter, we'll dig deeper into how to build a smart budget—not just based on what you can borrow, but what you'll actually spend each month as a new homeowner.



Chapter 4: Making a Smart Budget (Not Just a Loan Approval)

Because What You Can Borrow Isn't Always What You Should Spend

So your lender says you're approved for a \$375,000 mortgage. Great, right?

But here's the thing:

Just because you're approved for a certain amount doesn't mean it's the right number for your life, your goals, or your comfort zone.

In this chapter, we'll help you build a realistic monthly budget for homeownership—one that factors in *all* the costs of owning a home in Georgia so you're not surprised after closing day.

The Mortgage Isn't the Whole Picture

Most first-time buyers focus on the mortgage payment alone. But your monthly cost of homeownership includes:

Principal + Interest

This is the core of your loan payment — and what your lender usually quotes.

Property Taxes

Vary by county. In Georgia, many areas offer senior and homestead exemptions that can reduce your annual bill.

 *Example:* A \$300,000 home in Henry County might have \$2,400/year in taxes — while the same-priced home in Fulton could be over \$4,000.

Homeowners Insurance

Required by your lender, and influenced by location, home age, and coverage level. In Metro Atlanta, this can range from \$800–\$1,800/year.

Maintenance & Repairs

A good rule of thumb: budget 1–2% of your home's value each year for maintenance. That's \$3,000–\$6,000/year on a \$300,000 home.

HOA Fees (if applicable)

Many townhomes, condos, and subdivisions have monthly or annual dues. These can cover amenities, landscaping, and exterior maintenance.

Monthly Budget Breakdown (Example)

Let's say you're buying a \$300,000 home in Hampton. Here's what your monthly costs *might* look like:

Category	Estimated Monthly Cost
Mortgage (P&I) @ 6.5%	\$1,896
Property Taxes	\$200
Insurance	\$100
HOA (optional)	\$75
Maintenance Reserve	\$150
Total Monthly Estimate	\$2,421

Your lender might say you're approved for more — but this total gives you a more honest picture of homeownership costs.

How to Build a Budget That Works for You

Ask yourself:

- How much do I want left over each month after housing?
- Will I still be able to save, travel, eat out, or enjoy hobbies?
- Do I have a cushion for emergencies or repairs?

This isn't about limiting your dreams—it's about avoiding surprises.

Don't Forget the One-Time Costs

🏠 Down Payment

Usually 3–5% for first-time buyers with conventional loans

FHA loans often require 3.5%

VA/USDA loans = 0% down (if eligible)

Closing Costs

Typically 2–4% of the purchase price. Includes attorney fees, title insurance, taxes, and lender fees.

📦 Move-In Expenses

Budget for moving services, deposits, initial repairs, furnishings, or upgrades.

First-Time Buyer Tip: Leave Wiggle Room

Life happens. Rates fluctuate. Utility bills surprise you. A small emergency fund for your home can make the difference between peace of mind and panic.

💬 *Client Quote:*

“We bought slightly below our max approval so we could fix up the kitchen over time. It felt less stressful—and we had room for the new water heater when it went out two months in.”

Summary: Build a Budget That Supports Your Whole Life

- ✓ Factor in taxes, insurance, HOA, and maintenance
 - ✓ Look at *monthly comfort*, not just loan approval
 - ✓ Prepare for one-time expenses before and after closing
 - ✓ Leave breathing room for life's surprises
-

In the next chapter, we'll talk about who you need on your side — and why choosing the right buyer's agent can make or break your experience.



Choosing the Right Agent

Chapter 5: Choosing the Right Agent (and Why It Matters)

Representation Isn't Free — But It's Still Invaluable

Let's clear up a big change right away:

Buyers in Georgia may now be responsible for paying some or all of their own agent's commission.

Traditionally, real estate commissions were paid by the seller and split between the listing agent and the buyer's agent. But recent lawsuits and settlements involving the National Association of REALTORS® (NAR) and major brokerages have changed how these fees are handled — and how they're discussed.

So what does that mean for you as a first-time buyer?

It means that **commission isn't automatically covered** — and it's something we'll walk through with you clearly and up front. In some cases, the seller may still offer to pay part or all of the buyer agent's fee as part of the listing. In other cases, you may need to account for your agent's compensation as part of your homebuying budget or negotiate it into your offer.

But here's the bottom line:

Having the right buyer's agent is still one of the smartest moves you can make — and in this chapter, we'll show you why.

What a Buyer's Agent Really Does for You

Yes, we unlock doors and schedule showings — but that's just the beginning.

A great buyer's agent is your guide, advocate, strategist, and project manager. Here's what we bring to your home search:

 **Guidance:** We explain the process step by step, break down confusing contracts, and help you stay one step ahead.

 **Property Insight:** We point out red flags you might miss, suggest inspections, and help you think beyond staging and décor.

 **Price Strategy:** We analyze local sales data and market trends to help you write competitive — but not reckless — offers.

 **Negotiation:** From initial offer to inspection results, we advocate for your best outcome every step of the way.

 **Contract Oversight:** We coordinate with lenders, attorneys, appraisers, and more to keep everything on track through closing.

Why Local Experience Makes a Big Difference

Real estate is hyper-local. That means market conditions, pricing, and even contract customs can vary across counties — and even neighborhoods.

When you work with a local team (like us), you benefit from:

- Familiarity with your target areas — schools, commute patterns, HOA quirks
 - Relationships with local listing agents and service providers
 - Access to off-market and coming-soon listings
 - Knowledge of red flags that don't show up in listing photos
-

How Buyer Agent Compensation Works Now

Here's what's new:

- **Buyer representation is still available** — but how it's paid can vary.

- **You may be asked to sign a buyer brokerage agreement** outlining your agent's compensation and your responsibilities.
- **Sellers may or may not offer a commission to buyer agents** — and that offer (if any) may now be negotiable as part of your offer terms.

We'll explain all of this clearly before you tour your first home, so you understand how fees work, what to expect, and how we'll advocate for you. If a seller offers a buyer-side commission, that may cover some or all of your agent's fee. If not, we'll help you explore options — including how to structure it into the offer or fold it into closing costs.

 *Pro Tip:* You're never obligated to move forward without understanding the financial side. A transparent conversation upfront builds trust — and that's how we work.

Questions to Ask Before Choosing an Agent

- Have you worked with first-time buyers recently?
 - What areas or price ranges do you specialize in?
 - How do you help clients compete in today's market?
 - How are your fees handled if the seller doesn't offer compensation?
 - What happens if I decide to wait or change my mind?
-

Why It Pays to Commit (Literally and Figuratively)

Working with a single, dedicated buyer's agent under a **Buyer Brokerage Agreement** offers:

- ✓ Loyalty and fiduciary protection
- ✓ Clear terms around services and compensation
- ✓ Confidence that your agent is fully committed to your success

When we're in your corner, we can negotiate boldly, respond quickly, and fully represent your interests — because we've agreed on how we'll work together from the start.

Summary: You Deserve a Professional Guide

- ✓ Buyer's agents are no longer automatically “free” — but their value hasn't changed
 - ✓ A great agent saves you time, money, and stress
 - ✓ We'll walk you through how compensation works before you commit
 - ✓ Choosing one knowledgeable, local agent gives you the strongest advantage
-

In the next chapter, we'll hit the streets — and show you how to tour homes like a pro, stay focused, and find “the one” without getting overwhelmed.



Chapter 6: House Hunting Like a Pro

Tour Smarter, Choose Faster, and Avoid Burnout (or Buying the Wrong Home)

You're pre-approved, you've got your agent, and now it's time to do what every first-time buyer looks forward to...

Tour homes!

But before we hit the streets (or start scrolling), it's important to have a strategy.

Because here's what *nobody* tells you:

Without a plan, house hunting can go from fun to frustrating in a hurry.

This chapter will show you how to house hunt like a pro — with clear priorities, smart filters, and fewer regrets.

Start With Your “Top 3 Must-Haves”

Before you even step into a house, define your top 3 non-negotiables. Not 20. **Just 3.**

Here are some examples:

- Location or school district
- Number of bedrooms
- Price cap
- Commute time
- Type of home (townhome vs. single-family)

 *Pro Tip:* If a home checks all 3 of your must-haves, it’s a contender — even if the carpet isn’t your favorite color.

Know What You Can (and Can’t) Change

✓ You *can* change:

- Paint, flooring, lighting, appliances
- Kitchen cabinets and countertops
- Landscaping and curb appeal

✗ You *can’t* change:

- Lot size
- Neighborhood
- Traffic
- School zones
- Your neighbors

Focus on **good bones and location** — not granite counters or fancy staging.

Be Open-Minded (and Decisive)

In Georgia’s faster-moving markets, especially under \$400K, hesitation can mean losing out.

- If it fits your needs, fits your budget, and feels right — don't wait for a “perfect” house that might never show up.
- Homes that are *priced right and move-in ready* often go under contract within days.



Client Story:

A couple in Lovejoy almost skipped a showing because the pictures looked “meh.” We encouraged them to go anyway. The home was way better in person — and they got it under asking because other buyers made the same assumption.

The Role of Online Search Tools

Yes, use them! But use them wisely.

Platforms like Zillow, Realtor.com, and Redfin are helpful — but they don't always update quickly or accurately.

Your agent's MLS access is the most reliable source, and we can:

- Flag new listings before they hit public sites
 - Set up saved searches tailored to your priorities
 - Alert you to price drops or back-on-market properties
-

What to Look For During Showings

While touring, don't just admire the décor. Pay attention to:

- Signs of deferred maintenance (cracks, stains, odors)
- Storage space and closet size
- Natural light and window placement
- Layout flow and room usability
- Street parking, yard size, or HOA rules

Take notes. Snap photos. After the third or fourth home, they'll start to blur together.

How Many Homes Should You See?

There's no magic number — some buyers find “the one” in 3 homes, others in 15. The key is **knowing what you're looking for** and having an agent who helps you refine your search.



If you're seeing everything and loving nothing, it's time to revisit your expectations or budget.

Summary: Hunt with a Plan, Not Just a Wishlist

- ✓ Define your top 3 non-negotiables
- ✓ Focus on layout, location, and potential — not staging
- ✓ Use your agent's tools to stay ahead of the market
- ✓ Be open, act fast, and trust your instincts

In the next chapter, we'll break down what happens when you find a home you love — and how to make a strong, smart offer that gets accepted.



Chapter 7: Making an Offer (Without Losing Your Cool)

How to Make a Winning Offer Without Overpaying or Getting Overwhelmed

You've found a home you love. It checks your boxes, fits your budget, and just *feels* right.

Now what?

Making an offer is both exciting and nerve-racking — especially in Georgia's competitive market where homes can go under contract quickly.

This chapter walks you through exactly what's in an offer, how to make yours stand out, and how to stay calm (and smart) through the process.

What's in a Georgia Purchase Offer?

Here's what we'll help you include in a standard Georgia Purchase & Sale Agreement (the contract used in most residential transactions):

- **Purchase price**
- **Earnest money deposit** (shows you're serious — usually 1% of the price)
- **Financing terms** (loan type, down payment, pre-approval)
- **Closing timeline** (typically 30–45 days)
- **Due diligence period** (your inspection window)
- **Contingencies** (appraisal, financing, sale of another home)
- **Personal property** (like appliances or light fixtures)
- **Special stipulations** (e.g., seller to make repairs, provide allowance, or lease back)

We'll explain every clause before you sign, so nothing catches you off guard later.

How to Make a Competitive (But Smart) Offer

Especially in high-demand areas like Sandy Springs, Cumming, or In-Town Atlanta neighborhoods, you may not be the only buyer.

But that doesn't mean you should overpay or waive protections. Here's what works:

✓ **Be Fast**

If you love it, don't wait until the weekend. We'll help you submit a clean, complete offer quickly.

✓ **Be Flexible**

Sellers love easy closings. Offering their preferred move-out date (or being open to it) can help you win — even over higher-priced offers.

✓ **Be Well-Prepared**

Have your pre-approval letter ready, include a solid earnest money deposit, and let us present your offer with confidence.

✗ **Don't:**

- Lowball in a hot market
- Ask for extras before inspections
- Include too many special requests that slow things down

 *Client Quote:*

“We offered \$5K under asking, but Ron and Addison knew how to time it. The seller was motivated, and we still got our closing costs covered.”

What Happens After You Submit an Offer?

1. **The seller reviews it** — often with their agent
 2. They can **accept, reject, or counteroffer**
 3. If they counter, you can accept, counter again, or walk away
 4. Once both sides agree, you’re **under contract** — and the clock starts ticking
-

Contingencies: Your Safety Net

Contingencies protect you in case something goes sideways.

- **Inspection contingency:** Lets you walk away or renegotiate if issues are found
- **Financing contingency:** Protects you if your loan falls through
- **Appraisal contingency:** Ensures the home appraises for the loan amount

We’ll guide you through which ones make sense and how to keep your offer competitive *without* giving up protection.

When to Consider an Escalation Clause

In competitive situations, we may suggest an **escalation clause** — which says, “I’ll beat any other offer by \$X up to a max of \$Y.”

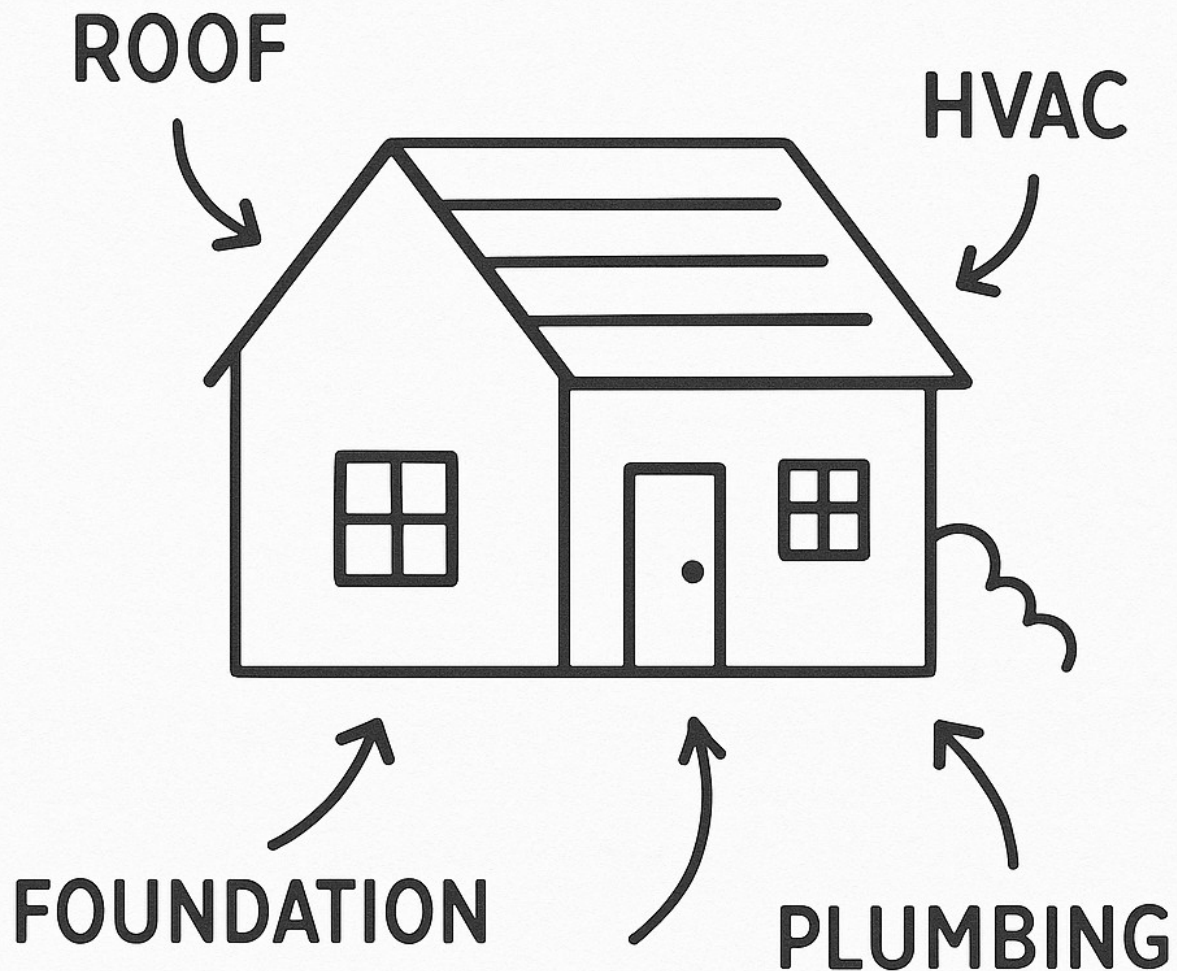
It shows you’re serious, but sets a ceiling so you don’t overpay.

 *Pro Tip:* A strong offer doesn’t just mean high price — it means clean terms, clear communication, and confidence.

Summary: A Great Offer Balances Strategy and Speed

- ✓ You’re not just throwing out a number — you’re crafting a smart proposal
 - ✓ We handle the details and negotiations, so you can stay focused and clear-headed
 - ✓ You can compete — even as a first-time buyer — with the right plan and the right team
-

In the next chapter, we'll dive into what happens *after* your offer is accepted — including inspections, appraisals, and the behind-the-scenes steps that get you to closing.



Chapter 8: Inspections, Appraisals, and Due Diligence

What Happens After Your Offer Is Accepted — and How to Protect Yourself Before Closing

Pop the champagne — your offer got accepted!

But don't get too comfortable just yet. There's still important work to do before you officially own your new Georgia home.

This period between **offer acceptance** and **closing day** is called **due diligence** — and it's where you inspect the home, verify the value, finalize your loan, and make sure there are no hidden surprises.

This chapter walks you through what happens, what to expect, and how we guide you through every step to keep things smooth and low-stress.

What Is Due Diligence?

In Georgia, the due diligence period is a **negotiated number of days** (often 7–10) where you can:

- Inspect the property
- Ask for repairs or credits
- Back out for *any* reason with no penalty

Think of it as a buyer's safety net. It's your chance to *really* evaluate the home before you're fully committed.

Step 1: Schedule a Home Inspection

We'll help you hire a licensed, experienced Georgia home inspector. They'll check:

- Roof, foundation, windows, and exterior
- Plumbing, electrical, HVAC systems
- Appliances, attic, insulation, drainage
- Safety issues and code compliance

 *The average home inspection takes 2–3 hours and costs around \$350–\$500.*

After the inspection, you'll receive a detailed report — and we'll review it together to decide next steps.

Step 2: Renegotiate (If Needed)

If the inspection reveals significant issues, we may:

- Request repairs
- Ask for a credit or price reduction
- Walk away if the problems are too big or the seller refuses to address them

We'll guide you on what's reasonable — and when to push back or let go.

 *Client Quote:*

“Our inspector found an old HVAC system. Addison negotiated a \$3,000 seller credit, which helped us replace it after closing.”

Step 3: The Appraisal

If you're financing the home, your lender will order an **appraisal** — an independent evaluation of the home's market value.

- If the home appraises **at or above** the purchase price → great!
- If it appraises **below** the price → we may need to renegotiate or make up the difference

Don't worry — we handle these negotiations, and we'll never let you overpay without understanding the risks.

Step 4: Finalizing Your Mortgage

During this time, your lender will:

- Verify your financial documents (again)
- Order a title search and insurance
- Schedule underwriting and final approval

Keep your credit stable during this period:

-  Don't open new credit cards
-  Don't buy furniture or a car
-  Do stay responsive to lender requests

 *Pro Tip:* Delays happen most often because of missing paperwork or last-minute financial changes. Keep your files organized, and don't change jobs or make big purchases just yet.

Step 5: Prepare for Closing

Once your inspection is complete, appraisal clears, and loan is finalized:

- You'll receive a **Closing Disclosure** with your final costs
 - We'll schedule a **final walkthrough** of the home
 - Closing day is just around the corner!
-

Summary: Stay Calm, Ask Questions, and Let Us Guide You

-  The due diligence period protects you — use it wisely
-  We help you schedule inspections and interpret results

- ✓ We manage the appraisal process and lender communication
 - ✓ You're never navigating this part alone — we've got your back
-

In the next chapter, we'll show you what to expect on the big day — from signing the paperwork to getting your keys and walking into your very first home.



Chapter 9: Closing Day — What to Expect

What Happens When the Papers Get Signed, the Keys Get Handed Over, and You Become a Homeowner

It's here — the moment you've been working toward.

Closing day is when the deal becomes official and you walk out holding the keys to your new Georgia home. But like every other step in this process, it helps to know what to expect.

In this chapter, we'll walk you through the who, what, when, and where of closing day — and how we make sure it's as stress-free and celebratory as it should be.

What “Closing” Really Means

Closing (also called **settlement**) is the legal transfer of property ownership from the seller to you, the buyer.

It happens at a closing attorney’s office (required in Georgia), and includes:

- Final review and signing of all loan and title documents
- Confirmation that funds are being properly disbursed
- Recording of the deed with the county
- Exchange of keys and access

We attend the closing with you — so you’re never left to navigate anything alone.

Who Will Be There?

- **You** (and any co-buyers)
 - **Your real estate agent** (that’s us!)
 - **The closing attorney**
 - **Possibly the seller and their agent** (though not always)
 - **Sometimes your lender** (but usually they just coordinate beforehand)
-

What to Bring to Closing

- ✓ A **government-issued photo ID** (driver’s license or passport)
- ✓ A **cashier’s check** or **proof of wire transfer** for your closing funds (your attorney will give you the exact amount)
- ✓ A clear head and steady hand for signing (you’ll be doing a lot of it)

 *Pro Tip:* Double-check wiring instructions **by phone** before sending money. Wire fraud scams are real, and your attorney will walk you through safe procedures.

What You’ll Sign

- Final **loan documents** (promissory note, mortgage)
- **Closing Disclosure** showing all costs
- **Deed and title documents**
- Affidavits confirming your identity, intent to occupy, etc.

- Any other lender- or attorney-required paperwork

It usually takes about 45–60 minutes.

What You'll Pay

Here's what your closing costs may include:

- Lender fees
- Title insurance
- Attorney fees
- Prepaid taxes and insurance
- Transfer taxes and recording fees
- Escrow account setup (if required by lender)

We'll review all of this with you in advance, so there are no surprises.

What Happens After You Sign?

- Funds are transferred
- The deed is recorded with the county
- The seller gets paid
- **You get the keys!**

 *Some buyers get the keys immediately. Others might wait a day or two if the seller needs to move out — we'll confirm the possession details in advance.*

After Closing: Celebrate — Then Get Settled

- Change the locks
- Set up utilities
- Transfer mail and subscriptions
- Keep all your closing documents in a safe place
- Walk through your new home and breathe it all in — it's really yours

 *Client Quote:*

"We were so nervous, but the Corbin Team made closing feel like a graduation ceremony. They even brought us a pen & ink rendering of our new home!"

Summary: Closing Is the Finish Line — and a Fresh Start

- ✓ The attorney walks you through everything — we're right there with you
- ✓ You'll sign, pay, and get the keys all in one place
- ✓ We make sure you feel confident, informed, and supported the whole time

In the final chapter, we'll talk about what happens *after* you move in — and how to confidently grow into your role as a new homeowner.



Chapter 10: Life After Closing — Now What?

You've Got the Keys. Here's How to Settle In, Stay Smart, and Enjoy Your New Home

Congratulations — you're officially a homeowner!

The closing is done, the boxes are unpacked (or at least *mostly* unpacked), and your new chapter has begun.

But now what?

This chapter is all about what comes *after* the purchase. From setting up smart systems to staying on top of maintenance, we'll help you feel like a confident, capable homeowner — not just a lucky one.

Start Strong: Week 1 Homeowner To-Do List

Here's what we recommend doing right away:



Secure Your Home

- Change the locks and garage codes
- Check smoke and carbon monoxide detectors
- Introduce yourself to the neighbors



Set Up Utilities and Services

- Confirm electric, water, gas, trash, internet, and security are activated
- Update your mailing address with USPS and key accounts



Organize Your Docs

- Create a digital + physical folder for:
 - Closing documents
 - Warranty info
 - Insurance policies
 - Repair receipts



Pro Tip: Save a copy of your closing disclosure — you'll need it come tax time.

Maintenance Made Simple

Think of home maintenance like car maintenance: regular care prevents expensive problems later.

Monthly:

- Check HVAC filters
- Look for leaks under sinks
- Test smoke detectors

Seasonally:

- Clean gutters
- Flush water heater
- Service HVAC (spring and fall)

Annually:

- Schedule pest control
- Deep clean dryer vent
- Walk the perimeter to check siding, windows, roof condition

 *Need a recommendation?* We've got a trusted network of Georgia-based contractors and service pros — just ask.

Budgeting for the Unexpected

Now that you own the home, repairs and replacements are on you. It's smart to:

- Set aside 1–2% of the home's value annually for maintenance
 - Build a small emergency fund for “uh-oh” repairs
 - Consider a **home warranty** (especially for older systems)
-

Grow Into Your Home — at Your Pace

Don't feel like you need to renovate everything in the first year.

Paint a room. Hang your photos. Make it yours, little by little.

 *Client Quote:*

“We lived in the house for six months before changing a thing. Once we figured out how we actually used the space, our improvements made more sense — and cost less.”

Stay Informed and Connected

We're still here for you long after closing. Our team offers:

- Local market updates
- Refinance or equity check-ins
- Advice on upgrades and home value
- Contractor referrals
- Annual home maintenance reminders

And of course, we'd love to stay connected on social media — or see you at one of our **Quarterly Client Appreciation Events!**

Summary: You're a Homeowner Now — and You've Got This

- ✓ Start with smart systems, simple maintenance, and a little organization
 - ✓ Tackle improvements over time — no rush, no pressure
 - ✓ Keep in touch with us for resources, advice, and celebration
 - ✓ Enjoy your home. You earned it.
-

Up next: a few final thoughts from us — and a reminder that you're just getting started on something great.



Closing Thoughts: You Did It — Now Keep Going

This Isn't the End of the Journey. It's the Beginning of Something Big.

If you've made it to the final chapter of this book, take a minute and let that sink in:

You've gone from "Where do I start?" to "I'm ready to do this."

That's a big deal — and we hope this guide helped you feel more confident, more informed, and more excited about buying your first home in Georgia.

What We Hope You've Gained

- ✓ Clarity about whether buying is right for you
 - ✓ A deeper understanding of the Georgia real estate market
 - ✓ A step-by-step roadmap — with no fluff or fear
 - ✓ The knowledge to make great decisions, ask better questions, and advocate for yourself
 - ✓ And the peace of mind that you're not doing this alone
-

Remember: You're Not Supposed to Know Everything

First-time buying is a big leap. But it's not one you have to make on your own.

We're here when you need us — to help you:

- Navigate financing
 - Tour and evaluate homes
 - Make competitive offers
 - Handle inspections, appraisals, and surprises
 - Get to closing and beyond — with your confidence intact
-

Let's Stay in Touch

We'd love to stay connected as your homeowner journey continues.

 **Follow us on social media** for helpful tips, Georgia market updates, and first-time buyer advice

 **Join us at one of our Quarterly Client Appreciation Events** — we love meeting past clients in person

 **Need a quick question answered?** Just call, text, or email. We're always happy to help

Whether you're ready to tour homes next week — or just beginning to plan for the future — you now have the tools, the team, and the confidence to make your move.

Thanks for letting us be part of this chapter.

Here's to your first home — and all the memories you'll create in it.

Warmly,

Ron & Addison Corbin

The Corbin Real Estate Team

Get Your Free First-Time Buyer Toolkit

Buying your first home comes with a lot of moving parts — that's why we've created a companion to this book called the **First-Time Georgia Home Buyer Toolkit**.

This downloadable, printable kit includes:

-  A readiness self-checklist
-  Budget planner & mortgage prep guide
-  House hunting worksheet
- Offer strategy snapshot
-  Inspection notes & walkthrough tips
-  Move-in and utility setup checklist
-  Document organizer & homeowner reminders

It's designed to help you stay organized, confident, and focused — from your first showing to your final signature.

 **Download your free toolkit at:**

[Insert your link or QR code here]

Or just ask The Corbin Real Estate Team — we'll send you a copy directly.

This isn't just a handout. It's your step-by-step playbook for buying smart in Georgia.