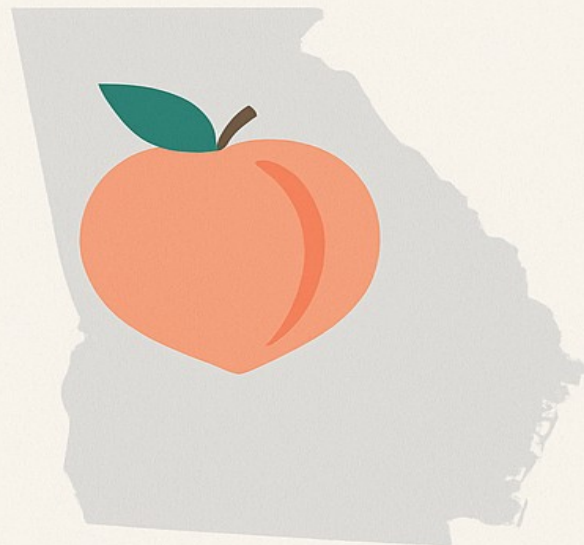


THE GEORGIA REAL ESTATE
ESSENTIALS SERIES

THE GEORGIA HOME BUYER'S HANDBOOK

WHAT TO KNOW
BEFORE YOU BUY



By The Corbin Real Estate Team –
Ron & Addison Corbin



The Georgia Home Buyer's Handbook: What to Know Before You Buy

Your guide to buying smart, avoiding surprises, and loving where you live.

By The Corbin Real Estate 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 a home is one of the most exciting and important decisions you'll ever make. It's also one of the most complex. And if you're like most Georgia buyers, you probably have questions—lots of them.

What can I actually afford?

How does the process work?

Should I buy now or wait?

What's the catch with all these online listings?

We've helped hundreds of buyers across Georgia navigate this process, and we've seen firsthand how confusing—and sometimes overwhelming—it can feel. That's why we wrote this book.

Whether you're a first-time buyer or it's been a while since your last purchase, *The Georgia Home Buyer's Handbook* is here to simplify things. We'll walk you through every stage of the journey—from figuring out if you're truly ready to buy, all the way to move-in day—with tips, tools, and local insight you won't find on Zillow.

We've packed this guide with answers to the most common questions we get, plus the things most people *don't* think to ask. And it's all specific to the Georgia market, especially the extended Metro Atlanta counties, so you're not stuck reading generic advice that doesn't apply to your area.

Let's take the guesswork out of home buying and replace it with clarity and confidence. You've got this—and we've got you.

— Ron & Addison Corbin
The Corbin Real Estate Team



READINESS

Chapter 1

Deciding If You're Ready to Buy

Getting Clear Before You Commit

Before you start scrolling through listings or touring open houses, it's important to ask the most fundamental question in the home buying process:

“Am I really ready to buy a home—financially, emotionally, and practically?”

Many people assume readiness is just about having a down payment, but true buyer readiness runs deeper. In this chapter, we'll walk you through all the key indicators to help you confidently say, "Yes—I'm ready," or determine what still needs to happen first.

✓ **Financial Readiness: The Real Numbers**

Buying a home in Georgia isn't just about saving for a down payment. Here are the full financial components to consider:

1. Down Payment

While 20% down is often mentioned, **many Georgia buyers qualify with as little as 3–5% down** through conventional loans—or even 0% through VA or USDA programs. The key is knowing what *you* qualify for.

Example: A \$300,000 home with 5% down means a \$15,000 down payment. Add in another 2–4% in closing costs, and you're looking at \$21,000–\$27,000 total out-of-pocket.

2. Closing Costs

Expect 2–4% of the purchase price for lender fees, title insurance, attorney fees (required in Georgia), prepaids (taxes and insurance), and more.

3. Monthly Affordability

Being "approved" for a mortgage doesn't always mean it's comfortable. Use the **30/30/3 rule** as a guideline:

- Your monthly housing payment shouldn't exceed 30% of your gross monthly income.
- Your total debt (including car loans, student loans, etc.) should stay under 30–36% of your income.
- You should aim to spend no more than 3x your annual income on a home.

4. Emergency Fund

Buying a home comes with surprise costs. A solid safety net of **3–6 months' expenses** will give you the confidence to handle unexpected repairs or job changes without stress.

Emotional & Lifestyle Readiness: More Than Just Money

Buying a home also requires a mindset shift. Ask yourself:

“Am I ready to stay in one place for 3–5 years?”

Homes are not short-term investments. If you're likely to move for work, school, or lifestyle changes within a few years, renting might be smarter in the short term.

“Am I prepared to handle maintenance and repairs?”

In a rental, the landlord fixes that leaky faucet. As a homeowner, that's on you. This means budgeting for future maintenance, building a tool kit (literally), and getting comfortable with the responsibilities of ownership—or budgeting for a handyman.

“Am I excited about this next chapter—or just pressured?”

Some buyers feel pushed by social pressure, family expectations, or fear of missing out. That's not a healthy reason to buy. You want to feel motivated by opportunity—not fear or comparison.

Georgia-Specific Considerations

In Georgia, homeownership also comes with unique factors:

- **Property taxes vary widely** by county—ask your agent for estimates when house hunting.
- **Homeowners Associations (HOAs)** are common in suburban and metro communities—understand the rules, fees, and benefits before buying in.
- Many Georgia buyers **qualify for down payment assistance** through programs like Georgia Dream, especially first-time or low-to-moderate income buyers.
- **Public school rankings**, commute times, and access to Atlanta, Macon, Athens, or the Airport can significantly affect long-term home value.

Buyer Readiness Checklist

Use this checklist to self-assess where you stand today:

Question	Yes	No	Needs Work
I have a steady income and job history (2+ years preferred)	☐	☐	☐
I have money saved for a down payment and closing costs	☐	☐	☐
My credit score is at least 620+ (for conventional financing)	☐	☐	☐
My total debt payments are manageable	☐	☐	☐
I have a backup fund or emergency savings	☐	☐	☐
I plan to stay in one area for 3–5+ years	☐	☐	☐
I'm emotionally ready to maintain a home	☐	☐	☐
If you're checking mostly “Yes,” you're probably in a great position to move forward. If you're seeing “Needs Work,” that's okay—now you know what to improve <i>before</i> you buy.			



The Cost of Waiting: When “Later” Becomes More Expensive

Many buyers hesitate because they’re waiting for the “perfect time.” But consider this:

- Home prices in much of Georgia have **risen steadily** year over year.
- Interest rates fluctuate—**1% difference** in your rate could mean **hundreds per month** in payment.
- Rent payments don’t build equity—but every mortgage payment does.

In some cases, **waiting costs more than buying**—especially if you’re already financially stable and plan to stay in one place.



When to Reach Out for Guidance

You don’t have to be “ready” to talk to us. In fact, the best time to reach out is **before** you’re ready. That gives us time to:

- Recommend lenders who can pre-qualify you
- Help improve your credit, if needed
- Outline a realistic savings goal
- Educate you on market trends in your preferred area

Next Up: Chapter 2 – Understanding the Georgia Real Estate Market

Let’s look at what makes Georgia’s market unique, and how to prepare for the competitive (and rewarding) world of buying here.



Chapter 2

Understanding the Georgia Real Estate Market

Metro Atlanta Edition: What Buyers Need to Know

When you're buying a home, understanding the real estate market isn't just helpful—it's essential. But if you're shopping in Georgia, especially within the **expanded Metro Atlanta area**, you're not dealing with one big market. You're navigating a collection of *micro-markets*, each with its own pricing trends, competition levels, and buyer behaviors.

Whether you're eyeing a classic bungalow in Decatur, a swim-tennis community in Peachtree City, or a townhome near a MARTA station, this chapter helps you make sense of how local dynamics affect your search.

Metro Atlanta Is Not One Market

The Metro Atlanta region includes more than a dozen counties—each with its own blend of neighborhoods, price points, and personalities. In fact, the experience of buying in Alpharetta can be entirely different from buying in McDonough or Smyrna.

Understanding these **micro-markets** is key. They vary based on:

- **School districts**
- **Commute times to Atlanta or key job hubs**
- **Proximity to retail, parks, and transit**
- **Neighborhood development (new builds vs. established homes)**

For example, a move-in-ready home in East Cobb under \$500,000 might attract multiple offers in 48 hours, while a similar home in Henry County may see less competition but offer more space and yard.

Buyer's Market vs. Seller's Market: Where We Are Now

The Atlanta region has seen steady growth in both population and pricing over the past decade. However, conditions vary widely based on location and price point.

- **\$300K–\$450K:** Still a hot segment in areas like Conyers, Lawrenceville, and McDonough—especially near top-rated schools
- **\$500K–\$800K:** Competitive in inner suburbs like Smyrna, Roswell, and Brookhaven
- **\$900K+:** More balanced, with longer time on market and room for negotiation

We'll give you real-time updates when you're shopping, but in general, most of Metro Atlanta remains **leaning toward a seller's market**, especially for well-priced homes in desirable locations.

Key Regions in the Expanded Metro Atlanta Market

Let's zoom in on some of the most active areas for Georgia buyers:

North Metro: Alpharetta, Cumming, Roswell, Milton

- Known for high-performing schools, parks, and suburban lifestyle
- Strong appreciation over the past 5+ years
- Expect competition and quick sales for homes under \$800K

West Metro: Smyrna, Mableton, Douglasville

- Popular with commuters due to proximity to I-285 and I-20
- Mix of newer subdivisions and older homes with value potential
- Offers affordability while still close to city access

East Metro: Decatur, Tucker, Stone Mountain

- Decatur (and the In-Town neighborhoods) is hot for walkability and charm; Tucker offers solid value
- Increasing investor activity in Stone Mountain
- Ideal for buyers seeking character, affordability, or future upside

South Metro: Fayetteville, McDonough, Peachtree City

- Slower pace, larger lots, and family-friendly communities
- Popular with Delta employees, remote workers, and retirees
- More value per square foot but longer commute times to the city

Gwinnett County: Lawrenceville, Suwanee, Dacula

- Rapid growth, new schools, and strong infrastructure
- Popular with first-time buyers and growing families
- High demand in school-centric neighborhoods under \$450K

Cobb County: Marietta, Kennesaw, Powder Springs

- Great mix of affordability, schools, and shopping
- East Cobb remains a top destination for family-focused buyers
- Townhome growth is strong in Smyrna and Marietta



New Construction vs. Resale in Metro Atlanta

New construction is thriving across Metro Atlanta's outer suburbs. But before you fall in love with a brand-new home, here are a few things to keep in mind:

New Construction Pros:

- Energy-efficient systems, modern floorplans
- Builder incentives for closing costs or upgrades
- Move-in ready with fewer upfront repairs

New Construction Cons:

- Often farther from central job hubs
- May lack mature trees, custom character
- HOAs may limit flexibility

Resale Pros:

- Established neighborhoods with larger lots
- Often closer to schools, shopping, and transit
- Negotiation room (especially if the home's been on the market for a while)

A good agent will help you compare builder incentives vs. resale flexibility—especially in high-growth areas like Henry or Cherokee Counties.



Timing Matters—But Not as Much as You Think

Metro Atlanta sees **peak listing activity** between March and July. This means more homes to choose from, but also more competition. If you can be flexible, shopping in **late fall or winter** can yield:

- Motivated sellers
- Less buyer traffic
- Potential price flexibility

However, if the perfect home hits the market in April and you're ready—don't wait for a “better time.” The best time to buy is when you're prepared.



What This Means for You

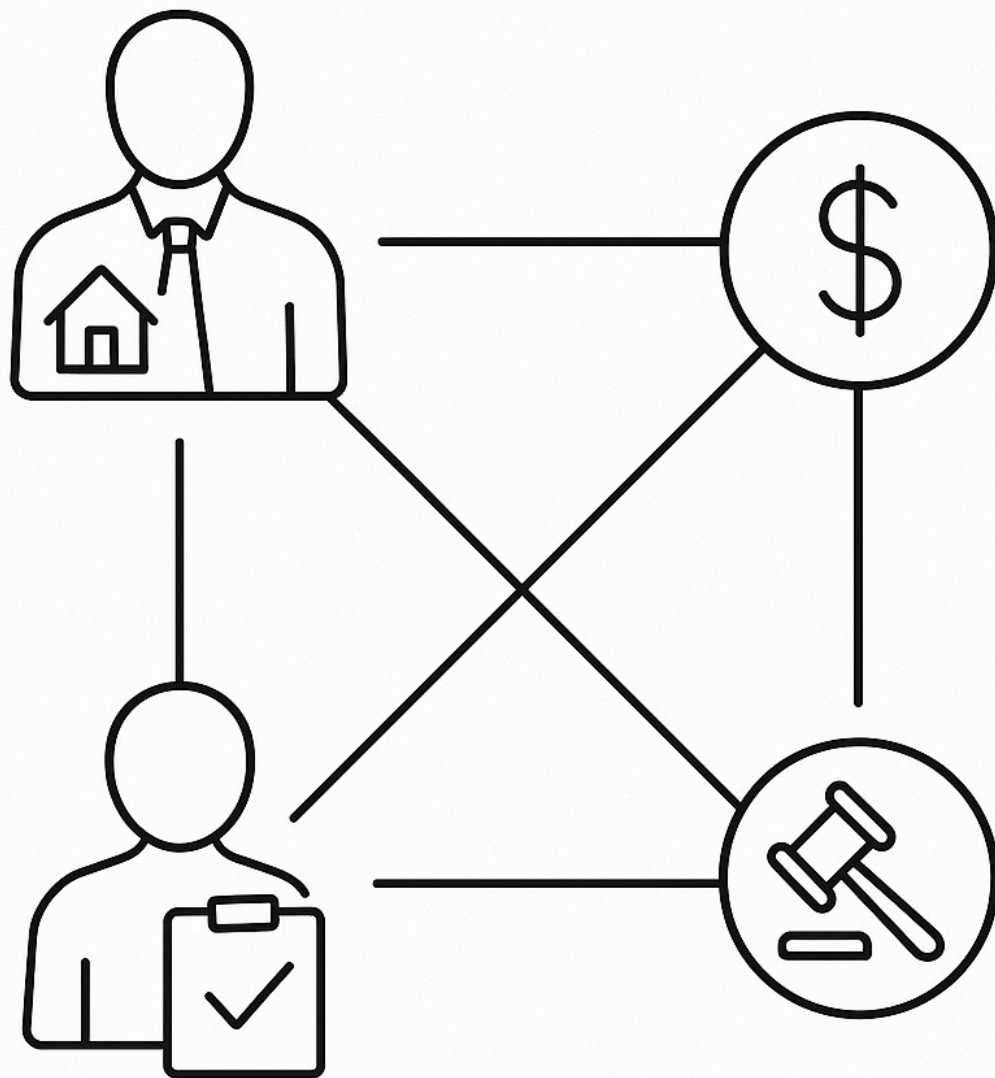
Understanding how the local market behaves will help you:

- Make smarter offers
- Set realistic expectations
- Focus your search where it makes sense

At The Corbin Real Estate Team, we don't just send you listings. We help you understand what those listings mean in context—what's underpriced, what's worth the hype, and where the smart money is buying.

Next Up: Chapter 3 – Assembling Your Dream Team

You're not buying alone—and you shouldn't be. Let's build the team that will guide, protect, and support you from first showing to final signature.



Chapter 3

Assembling Your Dream Team

Why Buying Alone Isn't a Strategy—It's a Mistake

Buying a home is a big decision, and it takes more than scrolling Zillow listings or showing up at open houses to do it right. To get the best deal, avoid costly missteps, and close smoothly, you need a team of experts in your corner.

In this chapter, we'll walk you through the **four essential professionals** every Georgia homebuyer needs—and how The Corbin Real Estate Team helps you bring them together for a seamless, low-stress experience.

1. Your Real Estate Agent (That's Us)

Your agent isn't just a tour guide—they're your **strategist**, **advocate**, and **negotiator**. A great agent doesn't just find homes—they protect your interests, prevent missteps, and help you move forward with confidence.

What we do as your agent:

- Help define your needs and budget
- Guide you through neighborhoods and market trends
- Set up private tours and preview homes
- Advise on pricing, offer strategy, and contingencies
- Negotiate on your behalf
- Coordinate inspections, communication, and timelines
- Keep you from overpaying—or overcommitting

Traditionally in Georgia, the seller's agent offered compensation to the buyer's agent through the MLS—but that's no longer guaranteed. We'll walk you through how commissions work today, including any buyer-broker agreements, potential out-of-pocket costs, and ways we can negotiate for the seller to cover our fee as part of your offer. The goal is transparency from day one—so you can choose expert representation with a clear understanding of how it works.

2. Your Mortgage Lender

If you're financing your purchase (most buyers are), a lender is the first person you should talk to—even before looking at homes.

What your lender does:

- Reviews your credit, income, and debt
- Helps you determine your true budget
- Offers loan options: Conventional, FHA, VA, USDA
- Provides a **pre-approval letter**, which is critical for submitting offers
- Works with the appraiser, underwriters, and title company to fund your loan

Tip: Local lenders often perform better than big online banks. They know Georgia's timelines, laws, and closing attorneys—and they pick up the phone when it counts.

We can connect you with **reputable, proven lenders** who make the process smoother—and faster.

3. Your Closing Attorney (Required in Georgia)

In Georgia, all real estate closings are handled by **licensed attorneys**—not title companies like in other states. The attorney’s role is to:

- Conduct a title search (ensuring no liens or ownership issues)
- Prepare the closing documents
- Coordinate with your lender and the seller’s attorney
- Oversee the legal transfer of ownership
- Issue title insurance to protect your ownership

We’ll help schedule your closing with a trusted real estate attorney who explains everything in plain English and makes sure all the “i’s” are dotted.

4. Your Home Inspector

Your offer will (and should!) include an inspection contingency. That means you’ll hire a professional home inspector to evaluate the property’s condition before finalizing the purchase.

What an inspector evaluates:

- Roof, foundation, HVAC, plumbing, and electrical systems
- Appliances, doors, windows, and attic
- Signs of mold, termites, or water damage
- Structural integrity and safety concerns

Even “move-in ready” homes often come with surprises. We’ll help you interpret the report and decide what to negotiate—or when to walk away.

We’ve worked with **top-rated inspectors** across Metro Atlanta and will refer someone reliable and thorough.

Bonus Players: Other Experts You May Need

Depending on your situation, we may also recommend:

- **Insurance agents** (for homeowners or flood policies)
- **Appraisers** (for second opinions)
- **Surveyors** (for boundary concerns)
- **Contractors or specialists** (for roof, HVAC, or pest evaluations)

You won’t need all of them—but it’s good to know your options.

How We Bring It All Together

As your real estate team, we coordinate:

- Lender communication and pre-approval
- Showing schedules and property access
- Offers, counteroffers, and contract timelines
- Attorney scheduling and document prep
- Inspection coordination and negotiations
- Your final walkthrough and closing day details

You don't have to chase down five different people—we handle it, keep you updated, and make sure nothing falls through the cracks.

What to Look for in Each Professional

Here's a quick reference checklist to help evaluate each person on your team:

Role	What to Look For
Agent	Local expertise, strong communication, full-time, trusted referrals
Lender	Clear options, fast responses, pre-approval, local knowledge
Attorney	Experience with closings, friendly support staff, easy to reach
Inspector	Certified, thorough, clear reporting, balanced (not alarmist)

At The Corbin Real Estate Team, we've already built relationships with pros we trust—because who you work with matters. Your dream team is ready when you are.

Next Up: Chapter 4 – Financing 101

Let's demystify mortgage types, break down how much you *really* need to buy, and walk through the pre-approval process like a pro.



Chapter 4

Financing 101

Everything You Need to Know About Mortgages, Money, and Getting Pre-Approved

Unless you're buying with cash (and if you are—good for you!), your home purchase will involve financing. That means working with a lender to secure a mortgage loan. But if that sounds intimidating or confusing, you're not alone.

In this chapter, we'll break down how mortgages actually work, what the loan process looks like in Georgia, and how to prepare financially so you can shop for homes with confidence—and the best possible terms.

First: What Is a Mortgage?

A mortgage is a **loan** used to buy a home. You repay the loan, with interest, over time—usually 15 or 30 years. The home serves as collateral, meaning the lender can take possession if you stop making payments (this is called foreclosure, and yes, it's as bad as it sounds).

When you take out a mortgage, your total monthly housing payment includes:

- **Principal** (the amount you borrowed)
- **Interest** (what the lender charges to loan the money)
- **Property taxes**
- **Homeowners insurance**
- **HOA dues** (if applicable)
- **Mortgage insurance** (if your down payment is below 20%)

This total is called **PITI** (Principal, Interest, Taxes, Insurance), and it's what your lender evaluates when deciding how much home you can afford.

Types of Mortgage Loans

Different buyers qualify for different types of loans. Here are the most common options:

1. Conventional Loan

- Most widely used type of mortgage
- Requires good credit (typically 620+)
- Down payment: As low as 3–5%
- Mortgage insurance required if down payment is under 20%
- Ideal for: Buyers with strong credit and stable income

2. FHA Loan

- Government-backed loan for lower credit scores (580+)
- Down payment: As low as 3.5%
- More lenient on debt-to-income ratios
- Requires upfront and monthly mortgage insurance
- Ideal for: First-time buyers or those with less-than-perfect credit

3. VA Loan

- Available to veterans, active duty military, and some surviving spouses
- Down payment: 0%
- No mortgage insurance
- Requires VA Certificate of Eligibility (COE)
- Ideal for: Eligible military buyers

4. USDA Loan

- For homes in eligible **rural or semi-rural areas** (some outer Metro Atlanta communities qualify)
- Down payment: 0%
- Income limits apply
- Requires property to meet USDA standards
- Ideal for: Buyers in rural areas with moderate income

Your lender will help you determine which loan type you qualify for and which makes the most sense based on your credit, income, location, and long-term goals.



What Is Pre-Approval (And Why You Need It First)

A **pre-approval** is a lender's written estimate of how much you can borrow based on your financial info. This isn't the same as a "pre-qualification" (which is usually a soft estimate). A full pre-approval involves pulling your credit, reviewing documents, and verifying income.

Why it matters:

- It tells you what homes are in your budget
- It makes your offer stronger to sellers
- It can speed up the closing process

What lenders typically request:

- W-2s or tax returns
- Recent pay stubs
- Bank statements
- Credit check
- Photo ID
- Info on debts (car loans, student loans, etc.)

💡 *Tip: Don't make big financial changes (new car, job switch, credit card opening) once you're pre-approved—it could negatively impact your loan.*

Understanding Credit and Debt-to-Income (DTI)

Two numbers have a big impact on your approval:

1. Credit Score

- 740+ = Excellent
- 700–739 = Good
- 660–699 = Fair
- Below 620 = Limited options, higher rates

The higher your score, the better your loan terms. We'll help you connect with a lender who can guide you on ways to improve it, if needed.

2. Debt-to-Income Ratio (DTI)

Your DTI is your monthly debt payments divided by your gross monthly income. Most lenders want to see this below 43%, and ideally under 36%.

How Much Do I Need to Buy a Home?

Here's a ballpark breakdown:

Purchase Price	Down Payment (5%)	Closing Costs (3%)	Estimated Total Upfront
\$300,000	\$15,000	\$9,000	~\$24,000
\$400,000	\$20,000	\$12,000	~\$32,000
\$500,000	\$25,000	\$15,000	~\$40,000

Keep in mind:

- Many buyers qualify for down payment assistance (see below)
 - You may negotiate **seller-paid closing costs** depending on market conditions
 - Your lender can show you how to minimize upfront costs with creative loan options
-

Georgia-Specific Financing Programs

Good news: Georgia offers **down payment assistance** and special financing programs for eligible buyers.

Georgia Dream Homeownership Program

- Available to first-time buyers or those who haven't owned in 3+ years
- Up to \$10,000 in down payment help

- Income and purchase price limits apply (varies by county)
- Must work with an approved Georgia Dream lender

Local Grant & Employer Programs

Several metro counties and employers offer homebuyer assistance (e.g., for teachers, first responders, healthcare workers). We'll help you explore options specific to your area and profession.

How We Help with Financing

At The Corbin Real Estate Team, we:

- Connect you with **trusted local lenders** who explain your options
 - Coordinate with your lender throughout the process
 - Help you calculate realistic costs and monthly payments
 - Advocate for seller-paid costs when possible
 - Keep your financing on track all the way to closing
-

Next Up: Chapter 5 – Finding the Right Home

Once you're pre-approved, it's time to define your wants, needs, and dealbreakers—and learn how we help you house-hunt strategically (not endlessly).



Chapter 5

Finding the Right Home

Clarifying What You Want, What You Need, and How to Spot the Right Fit

Once you're pre-approved and ready to buy, it's easy to feel overwhelmed by all the choices. Ranch or two-story? In-town or suburban? New construction or resale?

This chapter is designed to help you narrow your focus, set realistic expectations, and know exactly what to look for—so when the right home comes along, you're ready to move with confidence.

Start with a Clarity Checklist: Wants vs. Needs vs. Dealbreakers

We always begin with one question:

What does “home” look like to you?

That's not just a budget question—it's a lifestyle question.

Here's a simple breakdown we use with buyers:

Must-Haves (Non-Negotiables)

- Minimum number of bedrooms?
- School district for your kids?
- Commute time limit?
- HOA restrictions or no HOA?
- Garage, basement, fenced yard?

Nice-to-Haves (Strong Preferences)

- Updated kitchen?
- Hardwood floors?
- Fireplace or screened-in porch?
- Walkable to shops or dining?
- Cul-de-sac or corner lot?

Dealbreakers

- Too close to a busy road
- Tiny backyard
- High HOA fees
- Unfinished basement
- Known flood zone

We'll help you define these clearly up front—and stick to them during your search.

Choosing the Right Metro Atlanta Area

The greater Atlanta area is full of vibrant communities, each with their own personality. Here's a breakdown of **popular homebuyer zones** within the expanded metro area:

South Metro (Tyrone, Peachtree City, McDonough)

- Larger lots, slower pace, strong school options
- Excellent for those seeking space, affordability, and calm
- More value per square foot than northern suburbs

East Metro (Conyers, Covington, Lithonia)

- More home for the money compared to northside suburbs
- Growing suburban communities with easy I-20 access

- Great for buyers seeking affordability, charm, and commute options

Intown Atlanta (Decatur, Kirkwood, West End, East Atlanta)

- Walkable communities, older homes with charm
- Trendy neighborhoods, rising values, potential for equity
- Requires tradeoffs: smaller lots, higher price-per-foot

Cobb County (Marietta, Smyrna, Kennesaw)

- Highly rated schools, suburban feel
- Great for families, strong resale value
- East Cobb especially competitive

Gwinnett County (Lawrenceville, Suwanee, Dacula)

- Affordable starter homes and newer construction
- Rapid growth, excellent park system
- Diverse, family-oriented communities

North Fulton (Alpharetta, Milton, Johns Creek)

- High-performing schools, higher price points
- Ideal for buyers seeking upscale suburban life
- Great access to green space and shopping

Each area has tradeoffs. That's why we focus your search on what fits your lifestyle—not just what looks great in photos.

Choosing the Right Home Type

Here are the pros and cons of some common property types in Metro Atlanta:

Single-Family Homes

- Most privacy and flexibility
- Yards, garages, space to grow
- More maintenance responsibility

Townhomes

- Lower maintenance (often exterior covered by HOA)
- Often newer and more affordable
- Less private, may have shared walls



Condos

- Typically the most affordable
- Great for first-time or downsizing buyers
- HOA fees often cover a lot—but can be high

Tip: Some loans (like FHA) may not be approved for certain condo communities. We'll help you check upfront.



How We Help You Stay Focused

At The Corbin Real Estate Team, we:

- Build your search criteria into MLS alerts
- Filter out “time-wasters” (like overpriced listings or homes under contract)
- Preview listings if needed
- Offer candid insight on resale value, red flags, or renovation potential
- Walk you through the pros and cons of every showing—so you can make informed decisions

We don't just unlock doors. We help you **decide** which ones are worth walking through.



Touring Homes Like a Pro

Most homebuyers start online—but photos can lie. Here's how we help you evaluate properties in person:

- Check for signs of deferred maintenance
 - Look beyond decor: focus on layout, lighting, storage, noise
 - Ask about HOA rules, neighborhood trends, and resale concerns
 - Provide a copy of seller disclosures when available
 - Offer honest feedback: we'd rather talk you out of a mistake than into a sale
-



Thinking Ahead: Will This Home Work 3–5 Years From Now?

The average Georgia homeowner stays in their home for 7–10 years. Before you fall in love with the paint color, ask yourself:

- Will I need more space soon?
- Can I rent this out if I move later?
- Will I outgrow the school district?

- Is the area stable or appreciating?

We help buyers think long-term—even if you're only planning to stay for a while.

Next Up: Chapter 6 – Making an Offer That Wins

When you find the right home, you'll need to act fast and smart. Next, we'll show you how to craft a competitive offer that protects your interests *and* gets the seller's attention.



Chapter 6

Making an Offer That Wins

How to Stand Out, Stay Protected, and Get the Home You Want

You've toured the listings, checked off your must-haves, and found a home that feels right. Now it's time to make a move—literally and strategically.

In many parts of Metro Atlanta—especially for well-priced, move-in ready homes under \$500K—it's not uncommon for listings to go under contract within a week. That doesn't mean every home

disappears overnight, but it *does* mean that being prepared, timely, and strategic gives you a clear advantage.

This chapter walks you through what makes a strong offer, how to protect yourself during negotiations, and how we help you stand out to sellers—without sacrificing what matters most to you.

What Goes Into an Offer?

When you submit an offer in Georgia, you're presenting a formal proposal to the seller, outlining how you want to buy their home. This includes:

- **Purchase Price**
The dollar amount you're offering for the property.
- **Earnest Money Deposit (EMD)**
Typically 1–3% of the purchase price, held in escrow as a show of good faith.
- **Due Diligence Period**
The negotiated number of days (usually 7–10) during which you can inspect the home and walk away for any reason.
- **Financing Terms**
Your loan type (conventional, FHA, VA, etc.) and pre-approval status.
- **Closing Date**
Usually 25–35 days from offer acceptance, though flexible based on needs.
- **Contingencies**
Protections for you—like financing, appraisal, and inspections.
- **Other Terms**
Personal property requests, seller possession after closing, or anything else specific to the situation.

What Makes an Offer Competitive?

It's not just about price—it's about certainty, timing, and terms. Sellers often care more about *how likely* the deal is to close smoothly than who's offering the highest number.

Here's what strengthens your offer:

- A clean, easy-to-read contract
- Strong pre-approval letter from a trusted lender
- Reasonable contingencies and timeframes
- Flexible closing date (if it helps the seller)
- A healthy earnest money deposit (1–3%)

We'll talk to the listing agent to learn what the seller prioritizes—price, timing, lease-back, etc.—and tailor your offer to match where appropriate.

Navigating Multiple Offers

If the home you love is drawing lots of attention, we'll likely be competing with other buyers. In those cases, we may recommend some of the following tactics:

- **Offering above list price** (based on comps)
- **Increasing your earnest money deposit**
- **Tightening due diligence or financing timelines**
- **Covering an appraisal gap** (agreeing to bring extra cash if it appraises low)
- **Using an escalation clause** (automatically increasing your offer above the next highest up to a cap)

Don't worry—we'll never recommend waiving important protections just to "win." A smart offer is aggressive but measured.

Contingencies: Your Built-In Protections

Contingencies are clauses that give you a legal and financial exit ramp if something goes wrong. They include:

- **Inspection contingency** (via the due diligence period)
- **Financing contingency** (typically 21 days)
- **Appraisal contingency** (important if you're financing with a loan)

We'll help you keep the ones that matter, negotiate their timelines, and use them wisely—not fearfully.

After You Submit an Offer

Here's what happens after we send in your offer:

1. The seller and their agent review your terms.
2. The seller may:
 - Accept the offer as-is 
 - Counter with changes 
 - Decline the offer 
3. If there's a counter, we'll walk you through options and revise accordingly.

4. Once terms are agreed upon and signed, you're **under contract** and your due diligence period begins.

This is where our team kicks into high gear to keep the transaction smooth, secure, and on schedule.

Our Role in the Offer Process

We don't just help you "fill out the paperwork." We're your strategists and protectors. When it's time to write your offer, we:

- Pull local comps to help you price your offer confidently
- Get insight from the listing agent to strengthen your terms
- Draft a clear, complete contract (with backup plans if needed)
- Protect your contingencies and earnest money
- Handle all communications, paperwork, and response timelines

You'll never wonder where things stand or what comes next. We guide, advocate, and negotiate—every step of the way.

Next Up: Chapter 7 – From Contract to Closing

Offer accepted? Great—now the real work begins. In the next chapter, we'll walk you through inspections, appraisals, and all the steps between "under contract" and "here are your keys."



Chapter 7

From Contract to Closing

What Happens After Your Offer Is Accepted—And How to Stay on Track

You’ve found the right home, made the offer, and it’s been accepted—congratulations! But while going under contract is a huge milestone, it’s not the finish line just yet. There’s still work to be done between now and closing day.

In this chapter, we’ll walk you through each step of the **contract-to-close timeline**, explain what to expect, and show you how we keep everything moving forward without surprises.



The Typical Timeline: What Happens and When

Here’s what a typical Metro Atlanta closing timeline looks like:

Week	What’s Happening
Week 1	Contract signed, earnest money deposited, inspections scheduled
Week 2	Due diligence ends, repair negotiations
Week 3	Appraisal ordered and completed
Week 4	Underwriting and final loan approval
Final Week	Final walkthrough and closing appointment

Depending on your contract, this process may take anywhere from 25–40 days.

We'll help manage deadlines and keep everyone (including the lender, closing attorney, and listing agent) on task so nothing gets missed.

Earnest Money Deposit (EMD)

Once the contract is signed, you'll typically submit your **earnest money**—usually 1–3% of the purchase price—within 1–3 business days. This money is held in escrow (usually by the closing attorney) and goes toward your down payment or closing costs.

 *If you cancel the deal during due diligence, you'll usually get it back. If you cancel outside of your contingencies, you may forfeit it.*

Home Inspection

Next comes your **due diligence period**—your chance to fully investigate the condition of the property. You'll hire a professional home inspector to examine everything from the roof to the foundation, including:

- HVAC, plumbing, electrical
- Attic and crawlspaces
- Appliances and fixtures
- Signs of water damage, pests, mold

This is your opportunity to learn everything you can about the home—not to nitpick, but to protect your investment.

We'll help you:

- Schedule the inspection quickly
 - Review the report in plain language
 - Negotiate repairs or credits if needed
 - Decide if you want to proceed or walk away
-

Repair Requests & Negotiation

If the inspection turns up issues, you can request:

- Repairs (completed before closing)
- A credit (so you can handle them yourself later)
- A price reduction
- Or, in serious cases, to terminate the contract

Our job is to help you prioritize what's important, avoid overreacting to small stuff, and negotiate repairs that make sense. We keep your goals—and your money—top of mind.

The Appraisal

If you're financing the home, your lender will require an **appraisal** to ensure the home is worth what you're paying for it.

Here's how it works:

- Your lender orders the appraisal (you pay the fee)
- The appraiser visits the property and reviews recent sales
- A report is generated, and the lender uses it to finalize the loan

If the appraisal comes in **at or above** your contract price—great. If it comes in **low**, we'll work together to:

- Dispute the appraisal (with comps)
- Renegotiate the price
- Cover the difference (if you're willing/able)
- Or, walk away (if the contract allows)

Appraisal gaps are common in fast-moving markets—don't worry, we've seen it all and know how to respond.

Title Work & Closing Prep

The **closing attorney** (required in Georgia) will:

- Run a **title search** to ensure no liens or legal issues
- Coordinate with your lender and agent
- Prepare the legal documents for closing
- Disburse funds and officially transfer ownership

We'll help you:

- Review your **Closing Disclosure** (which shows every fee and credit)
 - Schedule your **final walkthrough** to verify the home's condition
 - Coordinate utilities and moving details
 - Keep everyone on track for a smooth closing day
-

✅ **Final Walkthrough**

Typically held 24–48 hours before closing, the final walkthrough gives you a chance to:

- Confirm repairs were made (if agreed upon)
- Verify the home is clean and empty
- Make sure no new issues have popped up

We attend this with you and make sure you're satisfied before signing anything.

💡 **How We Keep Everything on Track**

Between contract and closing, there are dozens of moving parts. Our team manages:

- Deadlines for due diligence and contingencies
- Inspection, appraisal, and repair coordination
- Title and attorney communication
- Lender updates and underwriting questions
- Your timeline, stress level, and expectations

We don't disappear after you go under contract—we lean in even more.

Next Up: Chapter 8 – What to Expect on Closing Day

Now that the hard part is behind you, let's talk about what happens at the closing table—what to bring, what to sign, and when to celebrate.



Chapter 8

What to Expect on Closing Day

Final Signatures, Keys in Hand, and Your New Chapter Begins

You’ve made it through inspections, appraisals, underwriting, and walk-throughs—and now it’s time for the best part: **closing day**. This is when the sale becomes official and the keys become yours.

For many buyers, closing day can feel a little intimidating. There’s paperwork, legal terms, and a lot of signatures—but don’t worry. In this chapter, we’ll walk you through exactly what happens, what to bring, and how we make sure it all goes smoothly.

What Is “Closing,” Exactly?

Closing is the **final step** in the home-buying process. It’s when you sign the paperwork to complete the sale and take legal ownership of the property. In Georgia, closings are typically handled by a **real estate attorney** (not a title company like in some other states).

At closing:

- You’ll sign your mortgage and purchase documents
- The attorney will review and record the legal transfer

- Funds will be disbursed (to the seller, lender, and others)
 - You'll receive your keys—usually that same day!
-

When and Where Does It Happen?

Most closings take place at the **closing attorney's office**. You'll receive a time and location a few days in advance, and we'll be there with you unless you're signing remotely.

Plan for:

- **45 minutes to an hour** if you're financing
- As little as 20 minutes for cash buyers

 *If you or the seller can't attend in person, remote or mail-away closings can be arranged in most cases.*

What to Bring to Closing

To make sure everything goes off without a hitch, you'll need:

- A **valid photo ID** (driver's license or passport)
- The **wired funds** receipt for your down payment and closing costs
(Your lender or attorney will give you the final amount 1–2 days before closing)
- Any documents your lender asked you to bring
- Your **checkbook**, just in case there are last-minute adjustments

We'll double-check all this with you before the big day, so there are no surprises.

What You'll Sign

There's a good bit of paperwork at closing, especially if you're financing. Expect to sign:

- **Closing Disclosure:** Final summary of your loan terms and closing costs
- **Promissory Note:** Your official agreement to repay the loan
- **Deed of Trust (Security Deed):** Gives the lender the right to foreclose if you default
- **Loan application confirmations**
- **Warranty deed:** Transfers ownership of the home to you

The attorney will explain everything you sign, and we'll be there to answer questions too.

What Happens After You Sign?

Once the paperwork is complete:

- Funds are disbursed (your down payment, lender funds, seller proceeds)
- The deed is recorded with the county
- **You receive your keys!**

Some sellers request a “**temporary occupancy**” agreement to stay a few extra days—if so, we’ll have already negotiated that ahead of time.

Otherwise, once it’s done—it’s done. **You’re officially a homeowner.**

Our Role on Closing Day

We’re right there with you—before, during, and after closing—to:

- Confirm the final numbers
 - Walk you through what to expect
 - Handle any last-minute hiccups (like a missing document or wire confirmation)
 - Celebrate the moment you’ve been working toward!
-

After You Close

Once the dust settles, you’ll want to:

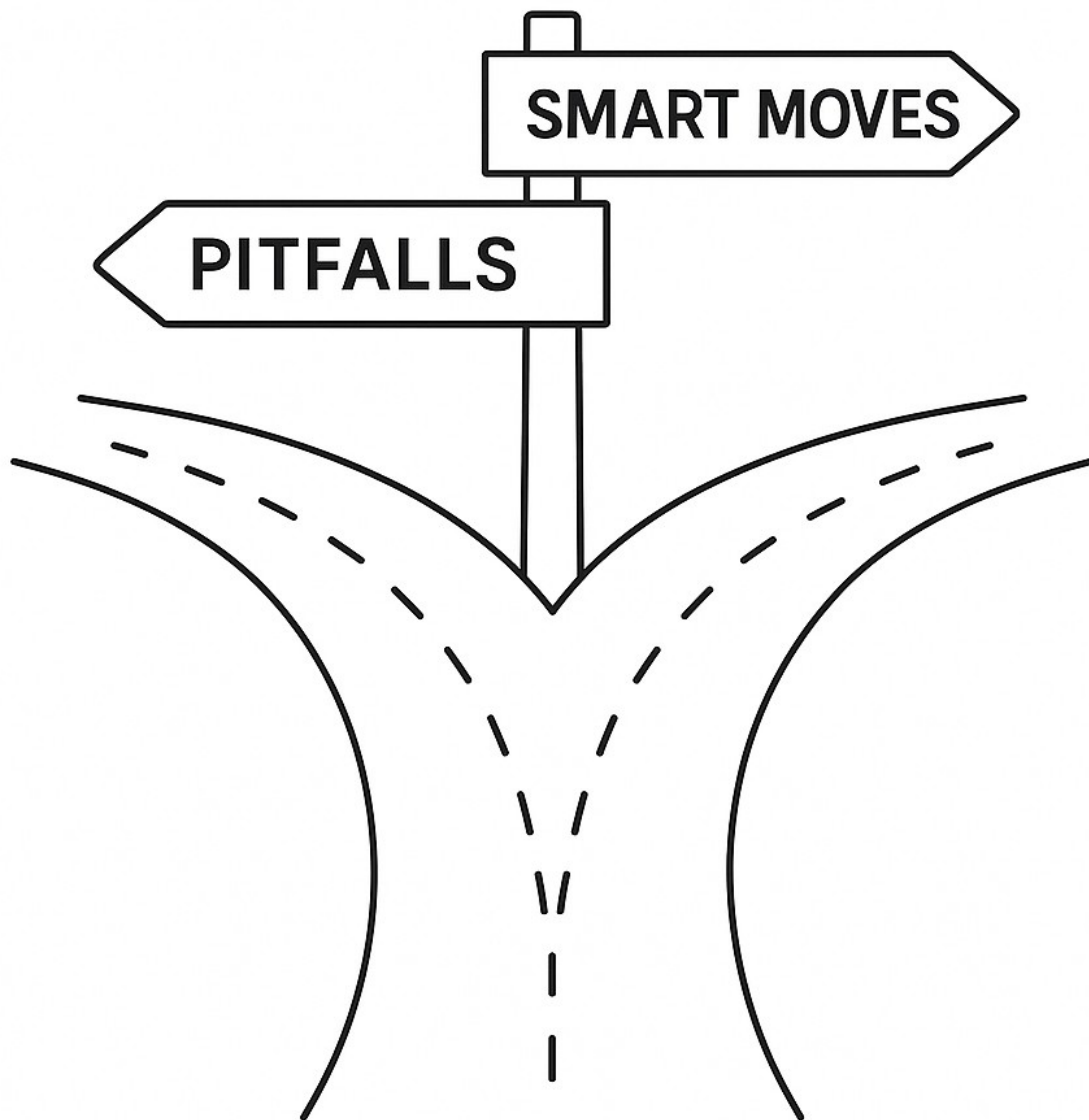
- Switch over utilities and set up billing
- Submit your change of address (USPS, banks, etc.)
- File for your **homestead exemption** (which can reduce your property taxes—ask us how!)
- Store your closing documents in a safe place
- Celebrate—you did it!

We’ll also follow up with reminders for things like:

- Tax season tips
 - Service providers in your area
 - Invitations to our **Client Appreciation Events**
 - Ongoing homeowner tips and support
-

Next Up: Chapter 9 – Avoiding Common Mistakes

In the next chapter, we'll break down the top missteps we see Georgia buyers make—and how you can sidestep them entirely with just a little insight and guidance.



Chapter 9

Avoiding Common Mistakes

Smart Buyers Learn From Others—So You Don't Have to Learn the Hard Way

Buying a home is exciting—but it's also a big financial and emotional decision. And while most purchases go smoothly, we've seen plenty of buyers (even savvy ones) run into avoidable problems.

This chapter lays out the most common mistakes Georgia buyers make—along with the simple, practical steps you can take to steer clear of them.

✗ **Mistake #1: Shopping Without a Pre-Approval**

It's tempting to dive into showings and scroll endlessly on Zillow—but looking at homes before knowing your true budget can set you up for disappointment.

A pre-approval tells you:

- What you can afford
- What your monthly payment will be
- What kind of loan is best for your situation
- Whether you'll be competitive when making an offer

Pro Tip: We've seen buyers fall in love with a home, only to find out they can't qualify—or that another buyer swoops in with pre-approval in hand. Don't let that be you.

✗ **Mistake #2: Falling in Love With the Decor (Not the Bones)**

That trendy kitchen or those perfectly staged living room pillows? They don't stay.

Instead of focusing on paint color or lighting fixtures, evaluate:

- The floor plan and functionality
- Structural integrity and condition
- Location, lot size, and resale potential

Decor can be changed. Layout and location can't.

✗ **Mistake #3: Skipping or Rushing the Inspection**

The due diligence period is your chance to thoroughly vet the home—and you only get one shot at it.

Skipping an inspection (or not reading the report carefully) can lead to:

- Expensive surprises down the road
- Missed safety issues
- Lost leverage to negotiate repairs or price adjustments

We'll help you interpret inspection findings clearly and constructively, so you stay in control.

✗ **Mistake #4: Making Big Financial Changes Mid-Process**

Once you're under contract, your lender will monitor your finances closely through closing. Changing jobs, buying a car, or opening a new credit card can jeopardize your loan.

Avoid:

- Large purchases (furniture, appliances, vehicles)
- Applying for new credit
- Draining savings or switching bank accounts

Bottom line: Keep your financial life as boring as possible until the keys are in your hand.

✗ **Mistake #5: Overextending on Budget**

Just because you're approved for a certain amount doesn't mean you should spend it all.

Ask yourself:

- Will I still have money for maintenance and repairs?
- Am I comfortable with this payment—even if interest rates rise later?
- Can I still afford to enjoy life—travel, eat out, save for emergencies?

We'll help you stay grounded with a realistic budget that accounts for more than just the mortgage.

✗ **Mistake #6: Underestimating Commute, Traffic, or School Zones**

In Metro Atlanta, 10 miles on the map can feel like 45 minutes in real life. Make sure to:

- Drive the commute during rush hour
- Research school ratings (even if you don't have kids—resale value matters)
- Consider noise levels, road access, and nearby development

A beautiful house won't feel so great if you dread the drive every day.

✗ **Mistake #7: Going It Alone**

We occasionally meet buyers who say, "We'll just go directly to the listing agent." That might seem like a shortcut—but it's a risky move.

Why it matters:

- The listing agent represents the seller's best interests—not yours
- You may miss out on negotiation strategies, inspection red flags, or crucial protections
- Without your own representation, you're navigating the biggest purchase of your life alone

What's changed:

Due to recent changes in the industry, sellers are *not* always required to offer compensation to the buyer's agent. That means having your own expert advisor is more important than ever—and you should know upfront how that relationship works.

When you work with The Corbin Real Estate Team:

- We'll clearly explain any potential costs and how our commission is handled
- In many cases, we can still negotiate for the seller to cover our fee as part of your offer
- Most importantly, you get professional advocacy, protection, and insight from start to finish

This is a major transaction—you deserve someone looking out for *your* best interests.



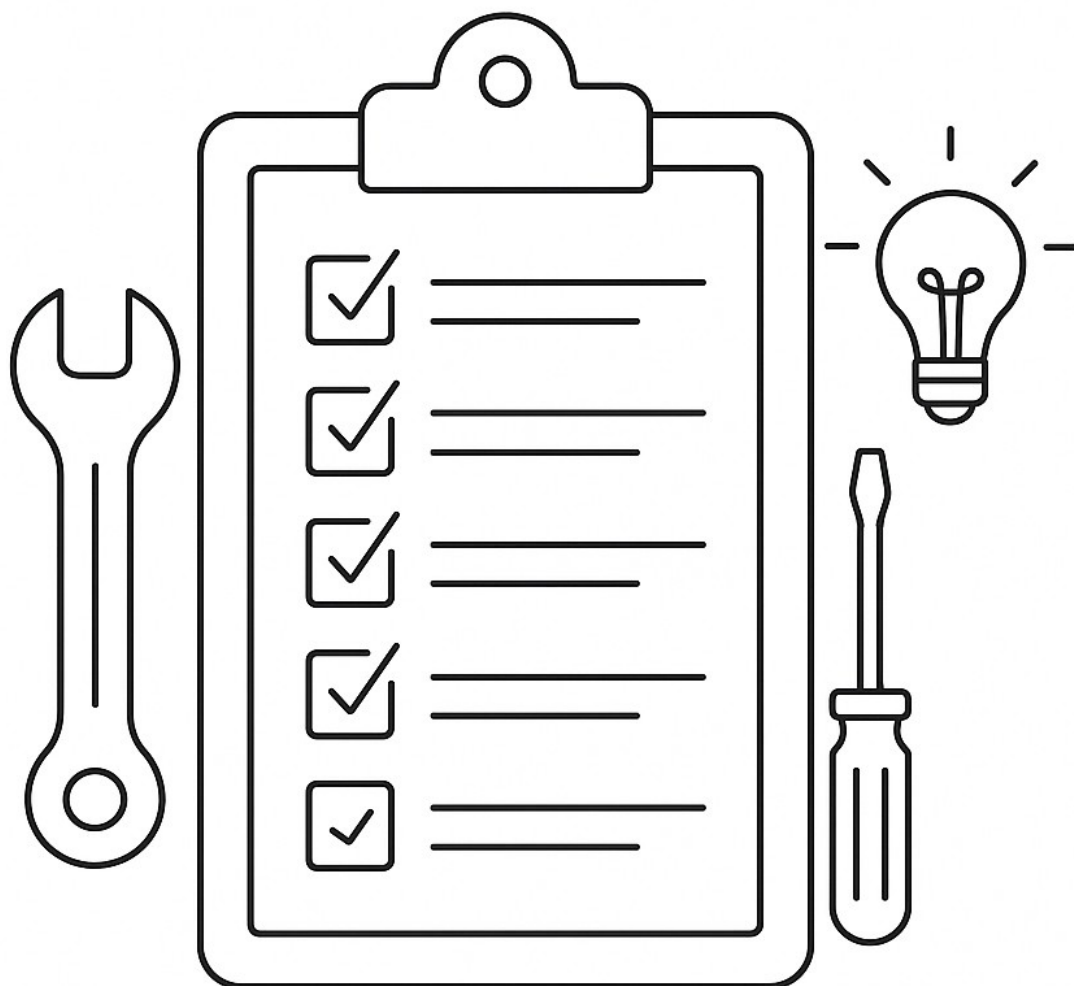
Final Word: It's Okay to Ask Questions

We'd rather you ask 100 questions than make one avoidable mistake. No topic is too small, too personal, or too obvious.

Our job is to help you move forward with clarity and confidence—not pressure and guesswork.

Next Up: Chapter 10 – Your New Homeowner Checklist

You've closed on your new Georgia home—now what? In the final chapter, we'll walk you through everything you need to do after moving in to protect your investment and enjoy your new space.



Chapter 10

Your New Homeowner Checklist

What to Do After You Move In—So Nothing Falls Through the Cracks

Congratulations—you're officially a homeowner! 🎉 The keys are in hand, the boxes are (mostly) unpacked, and the adventure has officially begun.

But before you fully settle in, there are a few important steps every new Georgia homeowner should take to protect their investment, stay organized, and avoid future headaches.

This chapter is your go-to checklist for those crucial first days, weeks, and months after moving in.

1. Transfer and Set Up Utilities

If you haven't already done so, make sure to:

- Set up or transfer **electric, gas, water, and trash**
- Connect **internet and cable** services
- Update **billing addresses** for any services tied to your old address

 *Tip: Take photos of your water, electric, and gas meters on day one. It gives you a record in case of any billing disputes.*

2. Change Your Address

Update your address with:

- **USPS** (you can do this online at USPS.com)
- **Banks and credit cards**
- **Insurance providers**
- **Employer/payroll**
- **Driver's license and vehicle registration** (Georgia requires this within 30 days of your move)
- **Subscriptions and deliveries** (Amazon, meal kits, etc.)

3. Review and Update Your Insurance

You likely purchased **homeowners insurance** before closing, but now is a great time to:

- Confirm your coverage levels for structure, personal property, and liability
- Add extra coverage for valuables (jewelry, electronics, art)
- Consider a **home warranty** (if not already included in your purchase)
- Add **flood insurance** if you're in a flood-prone area (not always required by lenders but often wise in Georgia)

4. File for Your Homestead Exemption

If this is your **primary residence** in Georgia, you may qualify for a **homestead exemption**, which can reduce your property taxes.

- You must apply by **April 1st** of the year after you purchase
- Apply through your **county tax assessor's office**

- Requirements vary slightly by county (we'll send you links based on where you bought!)

💡 *Don't miss this—it can save you hundreds or more every year.*

5. Secure Your Home

Even if your home feels perfectly safe, take a few extra steps:

- **Change all exterior locks** or have them rekeyed
- **Reset garage door codes** and any keypads
- **Check smoke and carbon monoxide detectors**
- **Set up any smart home systems or security devices** (Ring, SimpliSafe, etc.)

Peace of mind starts with knowing you're the only one with access to your new home.

6. Start a Maintenance Log

Keep a notebook or digital file with:

- Appliance model numbers and warranties
- Dates of filter changes and service calls
- Paint colors, flooring brands, and fixture types
- Contractor contact info for any work done

This will make repairs, updates, and future resale easier—and keep your home in great shape.

7. Prioritize Safety and Comfort First

Before diving into decorating or remodeling:

- Check for **trip hazards** (loose handrails, steps, etc.)
 - Locate your **breaker box**, **water shut-off valve**, and **main gas valve**
 - Consider installing **childproofing** or **pet gates** if needed
 - Make a basic **home emergency kit** (flashlights, first aid, fire extinguisher)
-

8. Take Time to Love Where You Live

Yes, there's always a list of to-dos—but don't forget to enjoy your new home.

- Meet the neighbors (or at least wave!)
- Explore local parks, restaurants, and shops

- Host a casual housewarming or BBQ
 - Sit outside and just take it in—you did this!
-

Stay Connected With Us

Now that you're officially a homeowner, you're also part of our extended Corbin Real Estate Team family.

We invite you to:

- Follow us on social media for tips, updates, and homeowner ideas
 - Reach out anytime with real estate questions—even if you're not moving again for years
 - Join us at one of our **Quarterly Client Appreciation Events** (we'll send you the invite!)
-

Next Up: Closing Thoughts – You've Got This

You've come a long way—and you didn't do it alone. Let's wrap up with a few final words of encouragement and how to keep in touch for the road ahead.



Closing Thoughts

You've Got This

A Final Word from The Corbin Real Estate Team

Buying a home is one of the most meaningful investments you'll ever make—not just financially, but emotionally. It's where your life will unfold in countless small and beautiful ways. That's why we don't take it lightly—and why we're honored to have been part of your journey.

Our goal with this handbook was simple:

To give you clarity.

To reduce your stress.

To help you feel confident, informed, and ready every step of the way.

Whether this is your first home or your fifth, we hope this guide gave you honest answers, helpful tools, and a strong foundation for your journey through Georgia's real estate market.

👋 Let's Stay Connected

We're not going anywhere—and we hope you won't either. Here's how to keep in touch:

- **Follow us on social media** for real estate tips, homeowner advice, local news, and a behind-the-scenes look at the work we love.
- **Join us at our Quarterly Client Appreciation Events**—a great way to reconnect, meet other homeowners, and celebrate the community we're building together.
- **Reach out anytime** if you have questions, need a vendor referral, or just want to say hello. We're always happy to help.

You've got this. And we've got your back—now and in the future.

With gratitude,

Ron & Addison Corbin

The Corbin Real Estate Team



Bonus: Get Your Georgia Home Buyer's Toolkit

We've packed this book with tips, checklists, and local advice—but sometimes, you need a little more structure to keep it all organized.

That's why we created the **Georgia Home Buyer's Toolkit**—a printable PDF bundle of worksheets, checklists, and planning tools to help you stay focused, confident, and ready every step of the way.

Inside the toolkit, you'll find:

- Buyer Readiness Checklist
- Budget Worksheet & Cost Estimator
- Wants vs. Needs Worksheet
- Metro Atlanta Area Comparison Chart
- Home Tour Notes Template
- Inspection Summary Sheet
- Contract-to-Close Timeline
- Closing Day Checklist
- New Homeowner Quick Start Guide
- About Us & How to Reach Your Team



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