



Erika Thornburg | 678-723-1192 erika@erikasoldit.com www.ErikaSoldIt.com 26 Main Street, Senoia, GA 30276





**REAL ESTATE** 

# LETTER TO MY BUYER

Thank you for selecting me to be your Buyer's Agent. I take pride in delivering extraordinary service led by expertise, integrity, and a commitment to achieving all of your real estate goals.

Buying a home is a rewarding experience. From our initial meeting to closing and beyond, you have a dedicated real estate expert on your side, guiding you through the transaction and leading the way to incredible results.

Thank you!

Your Agent, Erika Thornburg

# Why use a Realtor®?

Do you know the difference between a real estate agent and a REALTOR®?

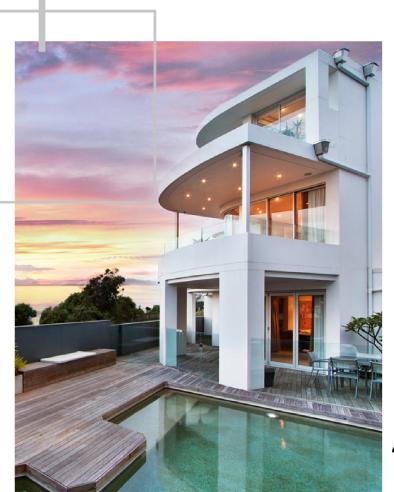


All of our agents at Brick and Branch are required to be members of the National Association of Realtors®.

It's all part of our commitment to maintaining and providing a higher standard of service, expertise, and ethics to our clients.

REALTORS® are real estate agents who hold a membership with the National Association of REALTORS®, which encourages and promotes education, professional development, and a higher standard of ethics.

# Our Agents are Realtors®





#### Who We Are

Brick and Branch Real Estate is a locally owned and operated boutique-style real estate brokerage servicing all of metro Atlanta.

Brick and Branch Real Estate was founded by two Realtors from Coweta County out of a passion for helping people, whether prospective clients buying or selling homes or fellow real estate agents in need of sage advice.

Brick and Branch sets itself apart from the large, corporate brokerages by focusing on and participating in their local community, providing outstanding and compassionate customer service, and expounding with love for the real estate industry in particular and people in general.

#### MEET Erika Thornburg

### Who I am

I started my career as a Realtor® in 2003 and have held my real estate license in 3 states with Georgia being the third. As a DIY junkie who has flipped several houses, I can envision a home's potential. and my background as an award winning professional photographer ensures that your home is presented in the best possible light. Whether you need help buying or selling, I want to assist your family in accomplishing your real estate goals. My family was established in 1995 when I married my best friend, and we have 4 wonderful children together. It's all about family, and I consider my clients as friends and part of my family. As such, I am your advocate and your buffer, always acting on your behalf and in your best interests. You won't find anyone who will work harder for you!



## What my clients are saying...

We worked with Erika Thornburg to purchase our home 16 years ago in Ohio. She did an outstanding job finding properties that met our criteria and was very patient and diligent through the process of finding us the perfect home. We still live there today. She is very knowledgeable in all aspects of real

Akron OH

knowledgeable in all aspects of real estate and I would highly recommend her to anyone looking to purchase a home!

Terri Benedum

Erika Thornburg handled sale of an investment property for me. Did an excellent job, sold in record time &

the amount I was asking. There was even a story going around

that she was closing the deal on the way to have one of her lovely children.

Your new office got a good one! Best of luck & enjoy.

Dennis Lipscomb Akron OH

# Trust Your Agent

#### UNPARALLELED EXPERIENCE

Buying a home is a substantial endeavor, and you need an agent with unmatched experience, in-depth knowledge of the market, and a promise to deliver the highest standard of customer service. My goal is to help you buy a home and have the transaction go as smoothly and as successfully possible.

As a DIY junkie who has flipped several houses, I can help you see a home's potential!

As your Buyer's Agent, I am your advocate and buffer. I will always act on your behalf and in your best interests. Throughout the process, I'll use my years of experience to guide you through the transaction, bringing you closer to your real estate dreams. You won't find anyone who will work harder for you!

#### EXTRAORDINARY RESULTS

When you buy a home with me it begins with my absolute dedication and a promise to guide you every step of the way. It continues with my particular expertise to strategically negotiate on vour behalf. It concludes with delivering extraordinary results to you.





Brick and Branch

My Promise to You

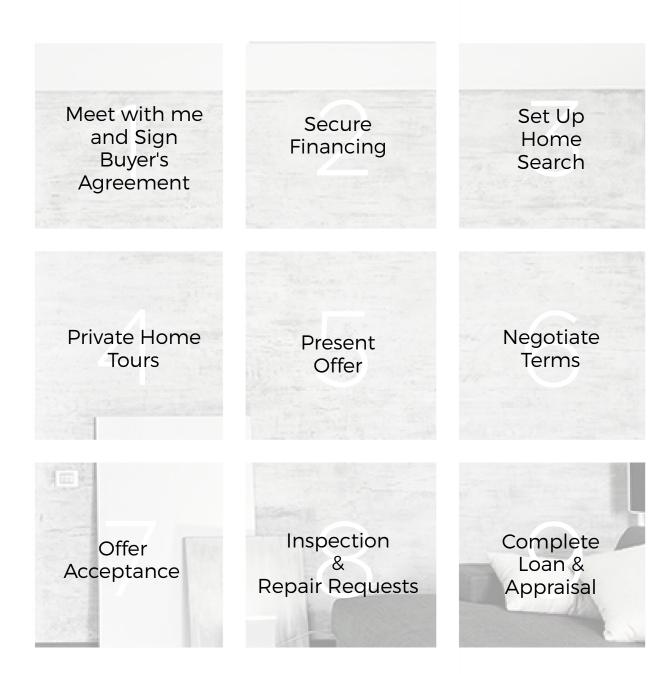
I welcome the opportunity to earn your business. I am confident that my experience, approach, and proven results will exceed your expectations. As your trusted partner in the purchase of your home, you can expect me to provide many services, including:

- · Attentive, one-on-one service.
- Regular communications regarding every aspect of the home purchase.
- Assistance in negotiating offers, preparing contract documents, and navigating through the due diligence, home inspection, appraisal, and financing periods.
- · Attending the closing to ensure all contract provisions have been met and that you are fully satisfied with the results of your sale.



by Erika Thornburg

## Road Map to Buying



10 Close the deal!

#### Types of Agency Relationships



# Seller's Agent

This agent (a.k.a. Listing Agent) represents the Seller, and their number one focus is to protect the Seller's best interests in the sale of their property. They are obligated to share with the Seller any information that they learn about the Buyer. The Seller is who pays the Listing Agent's commission.



# **Buyer's Agent**

This agent (a.k.a. Selling Agent) represents the Buyer, and their number one focus is to protect the Buyer's interests in the purchase of a property. Typically, the Listing Agent shares their commission with the Buyer's Agent, so there's no out-of-pocket expense to the Buyer in most instances.



## **Dual Agent**

This agent represents both the Buyer and the Seller in the same transaction. Brick and Branch does not allow this type of agency because it can be difficult to equally represent both party's best interests at the same time due to the amount of knowledge the agent has about the Buyer and the Seller.

#### First Thing's First

#### PRE-QUALIFICATION

- Provides a general estimate of how much you can expect to borrow.
- This is easy and can be done over the phone or online.
- It's based on basic information such as income, debt, employment, and soft credit pull.
- This can help to narrow down your home search.

#### PRE-APPROVAL

- Gives you an exact amount for which you qualify.
- It is an extensive look at your financial picture, including two years of W-2's and tax returns, a credit check, debt-to-income ratio, and how much you have for down payment.
- Makes you as close to a cash buyer as possible, giving you a strong offer on a home.

-VS-

An important ingredient in a successful home search is knowing how much you can afford. You don't want to fall in love with a property only to find out it's outside your price range.

A mortgage pre-approval is a document from your lender stating exactly how much of a mortgage they are willing to give you. There are three advantages to getting this pre-approval:

- 1. It gives you peace of mind knowing you can afford the homes you view on the market and won't have problems arranging financing.
- 2. It's a sign to Sellers that you are a serious, prepared Buyer, which gives you the edge when making an offer.
- 3. You can close faster. Some loans can close in as little as 14 days when you are pre-approved.



Protect Your Loan Approval

## DO

- Tell your loan officer if you or your co-borrower's salary changes.
- Keep documents for all significant deposits to your bank account(s).
- Report if you transfer funds from one bank account to another.
- Stay current with payments to credit cards, mortgage, etc.

# **DON'T**

- Co-sign for another person to obtain a loan or line of credit.
- · Use your credit cards or obtain additional credit cards/new lines of credit.
- Change bank accounts.
- Change jobs
   without consulting
   your loan officer.

#### **Upfront Costs**

# Earnest Money:

This is a deposit that shows you're committed to purchasing the home. This money will be held by the closing Attorney and is used as a credit towards your down payment at closing. 1%-2% of the offer price is typical.

# Inspection Fees:

Any inspections you wish to have performed on the home prior to buying will be paid directly to the inspector at the time of service.

This is typically between \$350-\$600.

# Appraisal Fees:

An appraisal is ordered by your lender in order to get an unbiased, professional opinion on the value of the property. This fee is paid directly to the appraiser prior to the appraisal. This is typically \$400-\$600.

<sup>\*</sup> Closing costs and down payment are due at closing.

## Let's Go Shopping



I'll begin your search by narrowing your preferences to determine what homes fall within your particular parameters: price range, size, location, floor plan, etc.

I'll enlist all of the resources available to me, including the MLS, off-market properties, new construction, and agent-to-agent networking, as well as HUD and bank-owned properties.

You can set up a personalized search through our app, MoveTo, where you will be alerted of new listings that meet your criteria.

#### Making An Offer

The price you offer for a home is based on a wide variety of factors:

- Days on market
- Condition of the home
- Sales price of comparable properties
- Re-sale potential
- Seller's motivation

The Price you offer for a home is NOT based on:

- What the seller paid for the home
- What the Zestimate says

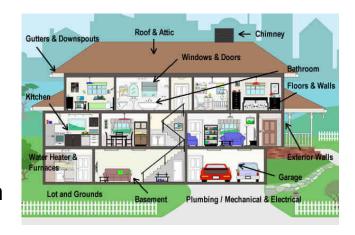
I use specially developed tools and training to help you get the home you want at the best price possible. I'll do a market analysis as a guide in making an offer that is in tune with the current, local market. Tools and data will take into account all the variables that may affect a home's value and potential price.



# Congratulations! You're now under contract. Now what?

The day after you have a signed contract to purchase your new home, you start a period of time called "Due Diligence." This is a negotiable period of time in your contract in which you, the Buyer, can perform all the inspections you want on the home.

During this period of time, should something unfavorable come up in the home inspection that the Seller will not fix and/or you no longer have a desire to purchase the home, you may terminate the contract (for any reason) and receive your earnest money back.



# Appraisal & Finance Contingency:

Banks and mortgage companies will grant their loan, if the home appraises for the loan value. You are not obligated to buy the home, if it appraises under value. The lender will request for you to send in documents. The sooner you turn these in, the faster the loan can be underwritten. You will also need to pick your home insurance provider and provide that information to your lender.

#### Walkthrough:

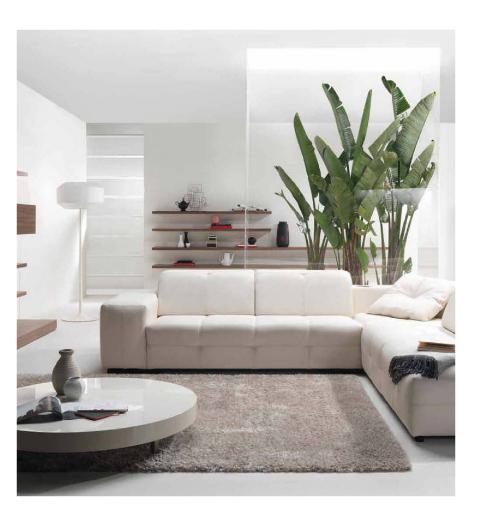
Prior to closing, you will have an opportunity to look at the home in person to make sure it is in the same condition it was in when you first saw it and that all repair requests have been completed to your satisfaction.



#### **Closing Day:**

Congratulations! Today is the day you receive the keys and sign the documents for your new home. On that day of closing, be sure to bring with you your driver's license and checkbook (should there be a small amount of money that wasn't accounted for by your lender.) Don't worry! I'll be by your side to ensure everything goes smoothly.

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