

# Ready to Buy?



Keller Williams Realty Metro Atlanta  
315 W Ponce De Leon Ave, Suite 100  
Decatur, GA 30030

**404.372.9613**

jefftaylor@teamjtreg.com  
teamjtreg.com

**WE OWN ... LIVE ... SELL ... HERE**









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# Let's go get the house of your dreams!

**Here's a guide to help you with your purchase.**

**2.84** **Agents** per 1,000 residents  
(one of the highest ratios in the U.S.)

## Let's discuss:

- Why are you buying? When?
- Where are you looking?
- Do you have a price in mind?
- How did you arrive at that budget?
- Do you need to sell an existing home to make this purchase?
- What do you need most from my team?
- Is there anyone else we need to include in our discussions about buying a home?

It's true: the Atlanta metro area has *a lot of real estate agents*.

That's why we do everything in our power to ensure you are pleased while working with us as we search and find your future home.

The process of buying a home takes a great deal of time and effort to ensure it is the right home for you and that the price accurately reflects, at most, a fair market value.

Negotiating is an important part of the buying process, and we thrive on negotiating! We do what it takes to "win" on behalf of our client. We have a background in marketing, customer service, and sales so we are eager to roll up our sleeves and help you get the value you want for the right house. *The right home.*

## As your agent, here are just a few of the many things we'll do for you:

- Guide you through the financial pre-qualification (or, pre-approval) process
- Refer other high-value resources to you, such as a lender, attorney, inspector, insurer, etc., when needed
- Respect your time and budget by customizing your home search to the criteria that matter to you
- Find you the best properties to consider
- Represent your interest fully when viewing potential homes to buy



- Keep you informed along the way so, you maintain realistic expectations and stay ready – even excited! – about the next steps in the process
- Help you avoid unwanted surprises at the closing table, so your purchase is smooth and successful

## Are you ready to get started?



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# About me and the Jeff Taylor Real Estate Group.

**Most real estate agents close  
an average of six to nine  
properties per year.**



Since becoming a REALTOR®, I have focused on building my techniques, knowledge base and other resources so that I can assist my clients achieve their goals with less stress and optimum results.

My work is my passion and my team and I are dedicated to ensure your home purchase is such a positive experience that you never hesitate to contact us again in the future for your own needs or recommend us to your friends and family.

## Jeff Taylor

**REALTOR®**

**My goal is** to make a big, and positive difference during the process of purchasing your home – whether it's your first or one of many – by using the skills I've accumulated after a long, successful career in the corporate world.

I began my career in real estate with professional experience, plus a degree in marketing and REALTOR® certification. I'm also a featured Zillow Premier Agent and Partner with RedFin and Realtor. I'm proud to have consistently by far, surpassed the average sales counts every year I've practiced in our office. In fact, for the past three years my team has been one of the KW agency's top three teams. For 2020 we were awarded No. 1 for Team Units and No. 2 for Team Volume.

My past clients consistently refer me to their friends and family members once I find them the perfect home for their budget and lifestyle. They feel they worked with someone they could trust and had their best interest through the entire process.

### ***Obviously, something's working!***

I differ from other real estate agents in a several ways. First, I've lived in Atlanta and the Decatur area, so I know the market I represent on your behalf. I also know the latest Internet tools, so I can expose you to the widest possible range of qualified homes that meet your needs. I'm a hands-on agent, meaning I don't leave the



details for others to handle but work with you one-on-one. And, finally, I'm a great listener; I won't assume to know what you want but will hear you out.

I like fostering a mutual sense of purpose with my clients so we're working together in a smooth buying process – with as little stress as we can get away with during the journey.

Buying a house is a big deal. My team and I will do our best to make it as pleasant and rewarding for you as possible.



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## Meet the rest of the team.

### Realtors



**Michael Cocks**  
**REALTOR®**

Michael Cocks knows that home ownership is a big piece of the American dream, so that's why his goal is to use all the tools and skills he amassed during his corporate and non-profit work experiences – some 20 years of it – to help clients find and negotiate for their dream home. He brings an associate degree in business administration to the task, as well as some great listening skills and a true desire to help his clients achieve their goals. After all, their success = his success. A native of Los Angeles, Michael is now fully immersed in the Atlanta market and the collaborative process needed to work together with his clients to make the home buying or selling process as pleasant and rewarding as possible.



**Monica Spiro**  
**REALTOR®**

Making people smile makes Monica Spiro happy, so she decided to pursue a career in real estate. Like others on Jeff's team, she brings a background in customer service and a real desire to help people find the home of their dreams. After all, that's what being in real estate is all about – making people happy to find that home they've been looking for. She likes meeting new people every day and understands thoroughly that the process of buying a home is a collaborative and transparent process, and that each client and every transaction is unique. Monica considers it a privilege to be able to advocate for her clients and help them with their home ownership, from the first-time buyer to the client buying one of many homes on life's journey.



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## Meet the rest of the team.

### Realtors



### Andre Liscinsky REALTOR®

Andre Liscinsky's passion for Atlanta's mix of mid-century and modern architecture attracted him to the area, as did his 10 years of customer-service experience and a reputation for honesty, trustworthiness, and superior communication skills. Originally from Trumbull, Connecticut, Andre moved here after earning a bachelor's degree in business management from Pace University, where he enjoyed more than a passing fancy in baseball. Outside of building real estate relationships, Andre still enjoys baseball as a kids' coach as well as fitness, exploring the outdoors, and spending time with his family.





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## Meet the rest of the team.

### Operations



#### **Marianela Ortiz-Moskovitch**

##### **Executive Assistant**

A native of Caracas, Venezuela, who grew up in Massachusetts, Marianela Ortiz-Moskovitch is now a true Atlantan who shows Southern hospitality to every client she interacts with – in English or Spanish – on behalf of Jeff's team. A quality "product" is what she is focused on delivering, a trait that's been honed over years of work in life- and health-insurance sales as well as in her role as a national operations director in the field of workers' compensation. Like others on Jeff's team, Marianela likes helping others achieve their goals. When it's her time, however, to focus on herself, you'll find her traveling, riding motorcycles with her family, or crafting.



#### **Tammie Olinde**

##### **Transaction & Listing Manager**

Ushering contracts to the closing table and marketing properties efficiently, effectively, and compliantly are the main goals for Tammie and her team. By implementing best practices, fostering a collaborative environment, and developing each team member's individual growth, Tammie taps into her passion for delivering a great client experience. Getting a 5-star review from buyers and sellers is the best way to end the workday for Tammie. In her personal time, when Tammie's not chauffeuring her three kids around town, you can often find her enjoying a movie and extra-large popcorn at home with her husband.



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## Meet the rest of the team.

### Operations



**Erica Wagner**  
**Transaction Coordinator**

Erica Wagner is the transaction coordinator for Jeff's team, and that's a big responsibility she takes seriously. She brings to the task more than 15 years of customer-service experience in various fields, as well as a year of experience with Atlanta Contracts, also as a transaction coordinator. A native of Tokyo, Erica has a degree in art education from Georgia State University and enjoys hiking, cooking, and painting. When you meet her, ask her about her other hobby: fire spinning.



**Shirlyn Englisby**  
**Listing Coordinator**

After raising two beautiful daughters and then working in the wholesale and retail gift industries, Shirlyn Englisby decided to apply her customer-service expertise to the real estate industry. She got her license as a REALTOR® in 2013 and has been working behind the scenes ever since to make things happen for clients. In her off-time, she enjoys playing pickleball, kayaking, hiking, dancing, baking, and cheering on the Georgia "BullDawgs" during football season. Her favorite pastime, however, is being "Shugie" to her five adorable grandchildren.





# About our track record.

## Following are some of our real estate sales credentials:

Number of homes sold in recent years (industry average is 6-9/year):

- 2019: 65
- 2020: 74

Average number of days on market for listings (industry average is 74):

- Fewer than 40

Average listing price-to-sales-price ratio (industry average is 93%):

- 98%

## Rankings and awards:

- Degreed sales & marketing professional
- Licensed Realtor®
- Zillow® Premier Agent
- Keller Williams Realty Metro Atlanta top 3% of agents
- Keller Williams Realty Metro Atlanta #1 team in 2020
- Homesnap's 2021 Top 5% Award





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## Here's what our clients say.

### Three things we already know about helping you buy a home:

- 1.** You want to end up with the most money you can possibly get from it.  
**Solution:** *We'll help you narrow your selections to only those properties that provide a sound investment.*
- 2.** You want the timing of the purchase to be on your terms.  
**Solution:** *We'll work patiently but deliberately at helping you land the home you want.*
- 3.** You want the process of buying a home to be as easy as possible.  
**Solution:** *We'll approach your purchase as if it's the only one we've got to manage. We'll make your priorities our own.*

[www.zillow.com/profile/jefftaylor013](https://www.zillow.com/profile/jefftaylor013)



"I knew from the first time we talked on the phone that I would be in great hands with Michael. He was super friendly, knowledgeable, patient, and accommodating. My husband and I were moving from out of state, so it was quite a process to make it all happen within a few months' time. Michael never hesitated to make himself available, gave us lots of helpful tips, and encouraged us to keep moving forward if we got overwhelmed. We ended up finding the home of our dreams – it had everything on our wish list and more! This process would not have been nearly as smooth (or fun!) without him. We cannot recommend him enough and hope that you will be as lucky as we were to work with him. A million thanks, Michael!!!"

S. Bosch



"Working with Jeff was a great experience. He was always responsive and made sure that we were looked after even when he was out town. He gave good advice and helped us to understand the real value of our house and negotiate a complicated process all the way through closing. I highly recommend him."

T. Mounts



"We have now bought two homes with Jeff's help and in the process of selling another. He has been incredible with his knowledge of the market but also his kindness and going beyond what is expected. His care and concern throughout the entire process is a '10' and we will always strongly recommend working with Jeff. Our first call with any future sales or purchases will be to Jeff Taylor. Thanks for being so AWESOME!!!!!"

Zillow user\_10380



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## Here's what our clients say.



"My wife and I met Jeff via Zillow when we were looking to rent a house. Atlanta is very volatile in terms of renting, so speed and honesty are critical. He and his team were thorough, were very quick in showing us the property, and with all our answers; also, they were upfront with expectations from the owner of the house to ensure no misunderstanding down the line. After our rental, he and his team also helped us buy our own house. Our house was a new-construction, and we were first-time homeowners. Jeff was very helpful in educating us with all the details and ensuring that we got the best deal out of the contract with the builder."

TheBurrow18



"When the home of our dreams went up for sale, we worried that we wouldn't be able to act fast enough to get the house. We hadn't prepped our home to sell, we hadn't gotten pre-approved for a loan, and we didn't have a realtor. A family member referred us to Jeff, and it was the best referral ever! Jeff Taylor was fast-acting and masterful with making the offer and negotiating. We got the new house and quickly sold our house. I'd definitely recommend working with Jeff."

audreyprice0527



"Jeff's quality of care throughout the real estate process was outstanding. His very trustworthy way of interacting that I personally experienced was excellent. And his respectful welcoming ways toward others that we met throughout my search for a new home were sincere and seemed to put others at ease also. It was remarkable. I am most grateful. Jeff knew well the real estate market and made sure I saw a diversity of potential places so I could wisely make a final choice for what fit for me. Jeff's KW staff were helpful and timely in their support. As you can see, the process was one I greatly appreciated and highly recommend."

BMeinert

## Our team's approach to the process.

### What you'll experience with us:

- Dedication as full-time (vs. part-time) agents
- Smart and creative ways to gain an advantage in the buying process
- Nearly around-the-clock availability and responsiveness
- Decades of experience in marketing and sales
- Specific team advantages:
  - a. More availability
  - b. Better service
  - c. Smoother process



Following are some of the extra-mile capabilities you'll appreciate from the Jeff Taylor Real Estate Group:

- **Experience.** Our team sells an average of 50+ homes per year. The average number of homes sold per year by other agents is six to nine homes.
- **Excellence.** Home buyers, particularly first-time home buyers, cite our team's ability to demonstrate a number of important traits during the home-buying process. Among them: patience, expertise, efficiency, availability and knowledge.
- **Resourcefulness.** On our clients' behalf, the JTREG team has built solid relationships with a large pool of reputable and responsive inspectors, lenders, painters, contractors, landscapers, renovators and other home-service providers.
- **Dedication to the promise.** We work hard with both buyers and sellers – and sometimes a client who's buying and selling – to make your transaction(s) as smooth as possible. This is a complicated process and we promise to do our best to simplify it.
- **Helpful.** The more you know, the better off you are in making decisions. The JTREG team is intent on keeping you informed about the process and educated on the market, particularly for remote clients relocating to the Atlanta area.





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## What's so great about REALTORS®?

### Behind the scenes is where we really shine.

A **REALTOR®** is a licensed real estate salesperson who belongs to the National Association of REALTORS®, the largest trade group in the country.

**REALTORS®** are held to a higher ethical standard than licensed agents and must adhere to a Code of Ethics. A real estate agent is someone who is licensed to sell real property. Agents who are not REALTORS® are not subject to adherence to the Code of Ethics or additional required training required of REALTORS®.

Negotiating a real estate offer is not for the faint of heart – *or for those who lack business skills.*

We are used to ushering paperwork through complex processes while keeping an eye on the ultimate goal due to the experience in multi-tasking and in managing large corporate marketing projects. We work toward helping you buy in the right amount of time, for the right price, and with the least amount of stress.

#### **We are a team of licensed REALTOR®. Here are some reasons why that matters:**

- We have access to current market data that can be used to negotiate your purchase most effectively.
  - We can give you access to the full range of listings, including homes for sale by owner. We can also help you avoid paying too much for a home.
  - In addition to negotiating the price and sale conditions of the home you're looking to buy, we can act as the liaison between you and aggressive sellers or seller agents.
  - We can recommend tried-and-true verified resources for other services you might need, such as lenders, home inspectors, contractors, etc. We might even contact some during the search phase to avoid making costly mistakes.
- Nobody loves doing paperwork, but we know what's involved with all the mandatory real estate paperwork and can get it out of the way efficiently. We have a full-time team to ensure an on-time closing & smooth process.
  - Our team can help you negotiate in a way to save you time, money and heartache. We stay on top of the process and help you make the best offer, even playing hardball, if necessary.



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# The process of buying a home.

## An overview for first-time buyers (and a nice reminder for old hats)...

We view our work as helping you to navigate through a complex journey, one and we work hard at making it as pleasant as possible.



### Here are the basic steps of buying a home.

There are three periods that are built into the process that protect the buyer and their earnest money (deposit). If for some reason during these periods, the property either doesn't inspect well, appraise for full value or higher, or your lender declines your application, you can terminate the contract and your earnest money can be returned. Please understand that you, the buyer, are in control during this process.

*Keep this handy as your reference as we move ahead.*

### HOME-BUYING PROCESS:

1. Get pre-approved for a loan from a mortgage lender.
2. Look at homes that meet your criteria.
3. Place an offer on a home you like.
4. Begin negotiations.
5. Binding contract: all parties agree on terms and sign.

### A. DUE DILIGENCE CONTINGENCY 5-14 days

6. Once your offer is accepted, you'll have a specific number of days to have the home inspected. You'll then have the option of negotiating repairs, accepting the property in its current condition, or walking away from the deal if the inspector reveals problems you can't resolve with the seller.

### B. APPRAISAL CONTINGENCY 15-22 days

7. Your lender will order a 3rd party, independent appraisal for the home, which gives the lender an opinion of the what the home is worth. If the home appraises for less than what you and the seller agreed upon, you have the right to renegotiate the price with the seller. If you cannot reach an acceptable solution with the seller, you can terminate the contract.

### C. FINANCE CONTINGENCY 20-28 days

8. Receive a loan commitment from your mortgage lender. If for some reason your lender denies your application, you have the right to terminate the contract. A letter from the lender is required in order to terminate.

### Closing

9. Re-inspect the home prior to closing to ensure all repairs have been made, and that the home is in the condition expected.
10. Sign all necessary documents to transfer the title to your name.
11. Take possession and receive the keys to your new home.
12. Move in!



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# How we help with your home purchase.

## Diligence is our guide.

Our strategies are based on an established history of best practices for helping you find the best home for the best price in your target market and negotiating your purchase carefully.



### Here are some things we provide to you as a buyer.

*(For a more exhaustive list, see the last page of this booklet.)*

- **Mortgage/financial advice.** We can point you in the direction of a good lender. What difference does that make? The loan you line up can affect the strength of the offer you can make on your ideal home.
- **Exhaustive house research.** We love finding those diamonds in the rough, or those needles in the haystack! The home you want is out there; you simply need someone who's attuned to finding it once it's up for sale.
- **Help negotiating an offer.** What you see is not always what you have to pay. A price on a home is the seller's subjective take on its value. We can help you navigate an offer that is reasonable without creating unnecessary stress in the process.
- **Market-value assurance.** The home appraiser protects your lender's interest in your home purchase, and our experience keeps the appraiser on his or her toes regarding any aspect of the home that needs to be considered in the valuation process, so your interest is protected, too.
- **Insight into home's integrity.** A home inspector – your own – might be the most important member of the home-buying team. Knowing the true condition of the house gives you the upper hand in negotiations, and we know the top-notch resources to bring to this critical task.
- **Help in negotiating closing costs.** In addition to the house itself, your home purchase comes with those dreaded closing costs. We love to help our buyers strike the best deal possible and reduce your out-of-pocket expenses by convincing the seller to pay all or part of your closing costs.
- **Closing-day and final walk-through support.** We've seen it all – those problems that come up at the last minute that have the potential to derail your purchase. We'll work with you to put these to rest effectively and efficiently so you're ready to grab your new set of home keys.







# What exactly do you want?

## Have you considered your many options?

Some homeowners never want to mow a single blade of grass, while others want the privacy of a single-family home. Others like co-op arrangements. What's your preference? Atlanta is a big international city and, because of that, it caters to all different types of home buyers and their different lifestyles.



- **Single-family homes (SFHs)**

Built on single lot; no shared walls. Sometimes with garage, attached or detached.

**Pros:** More privacy than condos or townhomes. Larger, with front and back yards. No property-sharing. Wide home-design options. Reliable resell value.

**Cons:** Require much maintenance, paid solely by homeowner.

- **Condominiums**

Single units within a larger building or community. Typically shares walls with others. Generally come with homeowners' associations (HOAs), requiring monthly or yearly dues. Most popular in urban, high-density areas.

**Pros:** Low responsibility on homeowner for maintenance and upkeep. Many common costs shared with other residents. May offer gyms, lounge areas, pools, etc.

**Cons:** HOAs limit design types, pet and/or rental restrictions. Strict HOA-enforced codes for uniformity and safety. Less privacy than SFH. Neighbors are close.

- **Co-ops**

Similar to condos but all residents own a building together. Often, interview required to be part of community.

**Pros:** Maintenance taken on as a community; lower HOA dues. HOA fee covers the majority of expenses: taxes, utilities, HVAC systems and more. Less expensive than comparable condos.

**Cons:** Financial responsibility of building shared with neighbors; non-payers risk foreclosure on entire dwelling. Loans harder to secure than for condos. Higher down-payment required; some banks won't process.

- **Townhouses**

Hybrid between a condo and SFH. Multiple floors, with one or two shared walls; small yards or rooftop decks. Larger than condos; smaller than SFHs.

**Pros:** More privacy than condo; HOAs or joint maintenance agreements for sharing upkeep. More affordable than SFHs.

**Cons:** Typically, no shared amenities; not as private as SFHs. Strict HOAs, additional fees.

- **Multi-family units (MFUs)**

From duplex to four-plex; row-house style or multiple floors. Each unit has separate entrance. Units not purchased individually; single owner (pays maintenance).

**Pros:** Typically, investment property. Fewer people sharing building; typically, more private and quieter than condo. Some yard space available.

**Cons:** Hybrid between SFH and condo; smaller, less private than SFH.



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## Make the most of your journey.

**Whether you're a first-time buyer or an old hand at it, there are aspects of the home-buying venture that provide an opportunity to make the experience more rewarding and less stressful for you.**

Some tips here can also help you make a good impression on sellers. Why is that important? Because you never know what motivates a seller to take one offer over another or to meet certain conditions at closing.

### ***Onto our words of wisdom...***

- **Keep your end goal in mind but remain flexible.** We want you to land the home you want. Toward that goal, we stay focused on the task at hand, showing you homes that interest you and narrowing the field to those that meet your specific needs. If one or two homes seem a bit out of your set of expectations, don't worry; those can help you better define what you want.
- **Do you know where you want to go?** You might want to use some spare time to narrow down the general area where you want to live. Do some online research and then hop in your car to take a look at the neighborhoods or school districts you like best. This can help you make the most of your time and energy.
- **If you're uncertain about specific protocols, just ask us.** Codes of ethics, common sense and laws dictate a number of "rules" for home sellers and buyers, and then some things you'll do are simply the way things are done. This can often be confusing, especially to first-time buyers. If you want to know why things are the way they are, just ask. We're here to help.
- **Breathe first; decide next.** We know; this is a tough process and it's not always easy to make that final call. Is this the right house or is the other one better? Will it cost too much to renovate? Do we need the pool? Our goal is to help make your decisions easier, and we'll do that by providing the right



information you need, when you need it. But first, breathe and relax; we'll get you where you want to be.

- **We're your teammate for the offer/counteroffer game.** So, you've found the house you love and you're ready to make an offer. Great! We'll work closely with you in preparing an offer, and again in facing a possible counteroffer. We've seen how the game is typically played and can be your best partner in this match-up.
- **More about that offer and counteroffer...** This is often the time of the home-buying journey where the stress level is at its highest. It's our job to tell you what that market value is, and you can trust us to guide you in making an offer. If a home is truly overpriced, we'll tell you. If the price is fair, we'll tell you that, too. If the price is too low, we'll advise you if we suspect there's a hidden reason for it.



# Your journey

... continued

- **Our role in this process: experience**

Real estate "agency" can seem a bit loosey-goosey. We genuinely appreciate your teaming with us to help you find your dream home and making sure it becomes yours. It's also our job; it's how we make a living. This means we are obligated to represent your best interest and to uphold professional standards. The journey is fun and interesting, and we're serious about doing a great job on your behalf.

- **The balancing act of buying while selling...**

We get this, too: Buying a home while you already have a home is tricky business! We'll help you navigate those waters, first by suggesting you put your own home on the market as soon as you know you're moving, and make other arrangements for a temporary living space, if necessary. The key here is to realize the two transactions are separate so that one influences the other as little as possible.



- **We'll help all parties manage expectations**

No home is perfect, and neither is any seller. You'll be faced with some tough challenges while searching for your dream home, and our job is to make sure none is insurmountable. At any point during your search, check with us if something seems amiss; we'll find answers or help you resolve a problem to your satisfaction the best we can.

- **Inspection reports can be intimidating.**

The dreaded inspection report is a documentation of any and all things "wrong" with the home in question. It is based on a professional, third-party review of the property and is designed to be as thorough as possible. It can play a huge role in price negotiations, or no role at all. The extent to which repairs are made is based on their severity, cost, time involved, resources available, etc. Our job is to help you negotiate the home purchase in line with the condition of the house, and we're glad to do it.



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## Important points about pricing.

**As it is with any product, there is a 'sweet spot'.**

### Factors that influence the market value of homes:

- Supply and demand
- Economic conditions
- Asking and selling prices of similar and nearby competing homes
- A home's condition
- Buyer's general perception of a similar/comparable home

### Factors that don't influence the market value:

- The original or most recent sales price of the house
- The sellers' anticipated net proceeds
- The full amount sellers have spent on home improvements

*So, how do you evaluate a home you like and its price tag, and whether or not it's a good purchase?*

Sellers understand that their home must compete with other homes on **features** and **price**. Pricing their home correctly is how they make the sale.

Obviously, the more appealing **features** a home has, the more it stands out and the more people are competing with you to buy the home. In a hot market, understand that **it is a competition!** A home on the market today can get scooped up tomorrow by an aggressive buyer, one who might even be willing to offer more than the seller is asking.

On the other hand, an "ugly duckling" home must compete in the market on **price**. In this case, consider what effort you might be able to make or want to make to turn that home into a beautiful swan.

So many factors go into a home's price and here's the rub: the price isn't all you're going to pay! Keep in mind annual property taxes, insurance, maintenance and homeowner association fees, to name a few additional costs.

Start your home-buying journey with all of this in mind. Fundamentally, a home's price should be in accordance with its fair market value (FMV), which is the highest price a buyer is willing to pay for a property.



We can work with you to determine what that "sweet spot" is for the price of a home, but we can only do so much. Your job is to take in all the information you have and make a rational decision. It's not an easy task, but the rewards are well worth the effort.





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## Consider a pre-purchase inspection.

### **The upfront cost is minimal compared to its value**

Our strategies are based on an established history of best practices for helping you find the best home for the best price in your target market and negotiating your purchase carefully.



*The most effective method of avoiding a costly mistake is to have a professional inspection of the home you want to buy.*

Once you're under contract for the home you've selected, we'll assist you in getting an inspection done by a local, highly qualified inspector that we trust to represent your best interests.

That's really the key: the inspector is working on your behalf, and the inspection is worth the small investment.

Why? Because you'll receive an unbiased, third-party, professional opinion of the condition of the home. That will go a long way in avoiding the headaches and potential heartbreak of buying a home that has too many problems.

### **Here are some reasons you should have an inspection:**

- You have your heart set on a home that's priced well (maybe too well?) and you want to make sure it's not "too good to be true."
- You are well-positioned to negotiate credit for repairs or to have the sellers repair the problems identified.
- This negotiation is something else we can help you with; we have the experience.

- Depending on the inspector's findings, you might discover that more specialized inspections are needed on the home, such as a structural inspection. In this case, a licensed engineer is required to inspect the integrity of the home's foundation and overall support system. It's better to lose a few hundred dollars than, down the road, face a potential foundation or structural problem that could run in the thousands of dollars.

While the sellers might have already paid for their own inspection of the home, you can review the findings but shouldn't rely on them. That inspector is working for the sellers, not for you.



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## So, what do agents do for home buyers?

**We occasionally get asked, “What do real estate agents do for their clients, anyway?” And we love to answer that question! At right here is a list of just some of the activities we’ll do for you or on your behalf.**

- Educate buyer clients about home-buying process. Promptly return all buyer clients’ telephone calls, texts and/or emails.
- Communicate diligently with administrative staff to ensure the highest level of service to buyer clients from initial contact through contract to close.
- Provide buyers pricing information and market research.
- Gather and answer buyers’ questions about potential homes and local community information.
- Identify homes to show that meet buyers’ criteria.
- Schedule and conduct showings of homes with buyers.
- Discuss benefits and drawbacks of each home relevant to buyers’ needs.
- Keep buyers informed on a regular basis.
- Check the MLS and other relevant databases and with other brokers regularly for new listings.
- Prepare a list of all homes that best meet buyers’ needs and wants.
- Refine buyers’ criteria and select additional homes to show, as necessary.
- Keep buyers up to date on changing financial conditions that may affect the housing market.
- Discuss market trends and values relative to properties that may be of interest to buyers.
- Write and submit all offers to purchase homes for buyers.
- Negotiate offers to purchase and oversee entire negotiation process.
- Schedule and attend on-site property inspections with clients and vendors.
- Negotiate all inspection repairs.
- Provide buyers access to homes under contract, as needed, for measuring, inspecting, etc.





**JEFF TAYLOR**  
**REAL ESTATE GROUP**

**JEFF TAYLOR REALTOR®**

Keller Williams Realty Metro Atlanta  
315 W. Ponce De Leon Ave, Suite 100 | Decatur, GA 30030  
404.372.9613 MOBILE | 678.775.2600 OFFICE  
jefftaylor@teamjtreg.com | teamjtreg.com

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