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GA Residential Elite Bronze Award | President's Club | Best of the Best

Military on the Move® Referral Agents 2018 -2021

Outstanding Customer Service Award Winner- Columbia County Office

"SHG was absolutely outstanding to work with. They went above-and-beyond expectations at every opportunity to ensure that our multiple transactions were executed smoothly and efficiently. In addition, they took extra care to make certain that we were satisfied and that all of our questions were adequately answered at every step along the way. We highly recommend SHG and will go to them exclusively for any of our own real estate transactions in the future. "

- Daniel White

SHG

SOUTHERN HOMES  
GROUP

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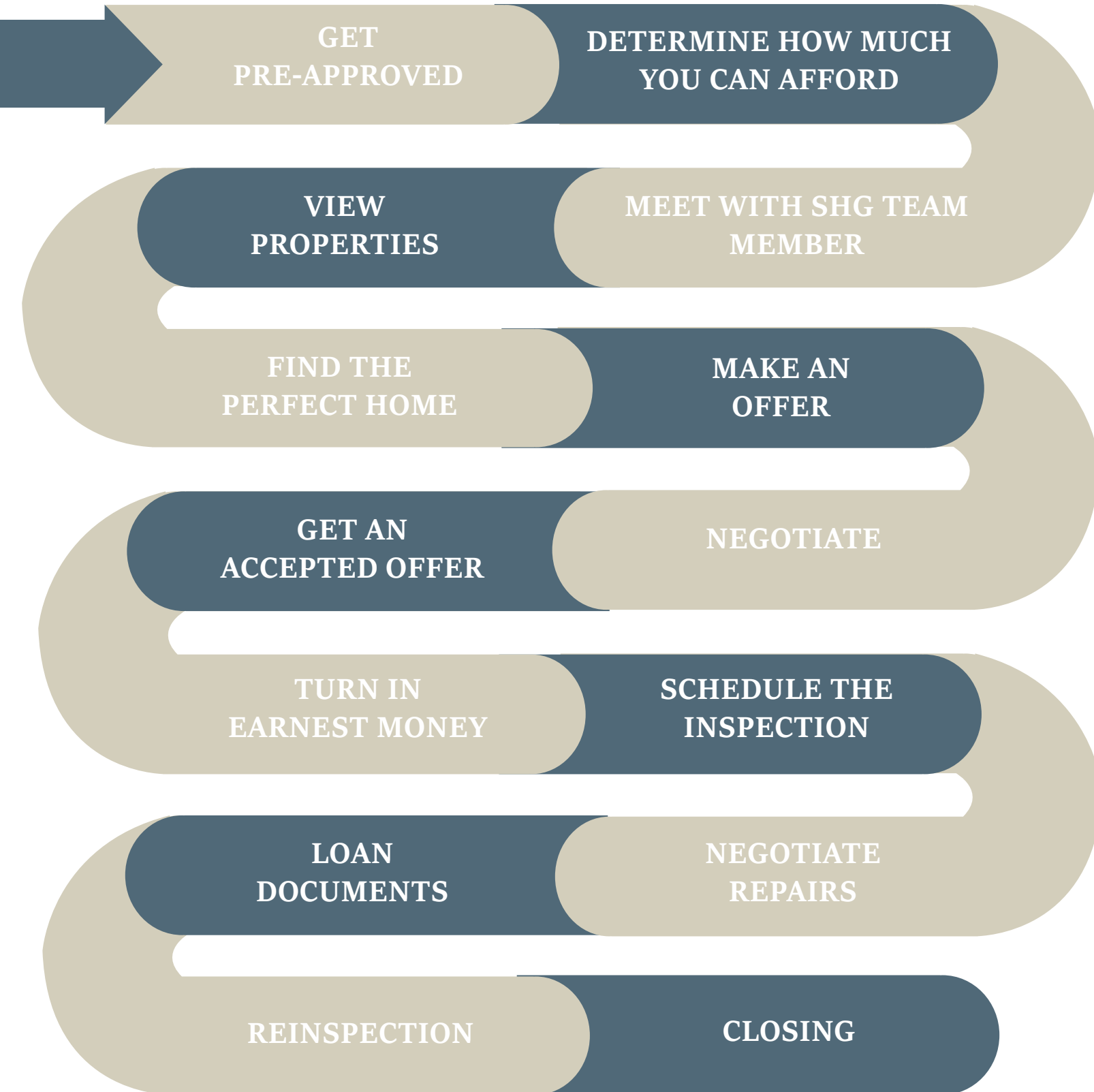
A BUYER'S  
GUIDE





# Home Buying Process

General Overview of Steps Involved with Buying Your Home



# Home Buyer Vocabulary

## CONTINGENT:

After an offer has been accepted, finalization of the closing can be contingent on certain terms, i.e: inspection, appraisal, ect.

## OFFER:

An agreement between a buyer and seller to purchase real estate. Also referred to as the sales contract.

## EARNEST MONEY:

A deposit that accompanies an offer to show the seller good faith. This deposit is held safely in escrow and put towards the mortgage.

## INSPECTION:

After an offer has been accepted, Examination of the homes for it's condition. Handled by a licensed professional of your choosing.

## TITLE:

The attorney's office does a title search that includes the examination of public records and other documentation to ensure that a property is able to be sold and its title is free of any claims, liens, or other issues that could jeopardize your ability to legally own the property

## CLOSING COSTS:

Fees paid at the day of closing by both sellers and buyers. These fees can cover lender expenses, taxes and insurance.

## PRE-APPROVAL:

An evaluation by a lender that determines whether the borrower qualifies for a loan and the maximum amount they quality for.

## PRIVATE MORTGAGE INSURANCE (PMI)

Most loans with a down payment less than 20%, the lender requires PMI. This protects the lender from losing money if you end up in foreclosure.