



# Buyer's Guide

Needs Analysis

Client Gateway

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Two Hummingbirds LLC  
Keller Williams® Realty

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Purchase & Sale Agreement

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Buying Trips

## Two Hummingbirds

2345 Peachtree Road • Suite A & B • Atlanta GA 30305

(o) 404-604-3800 | (c) 678-907-1767 | (f) 404-604-3801

[Cynthia@TwoHummingbirds.com](mailto:Cynthia@TwoHummingbirds.com)



*Thanks for taking the time to complete our **Needs Analysis**.*

The **Perfect Nest Questionnaire** is the first step to finding your perfect home as quickly and easily as possible through our exclusive Perfect Nest Program. Though this questionnaire is very thorough and may even seem redundant at times, we'll use every piece of the information contained herein to help you find the home that best supports your lifestyle with the greatest ease and enjoyment...and in the shortest time possible! [Link here for access to the Perfect Nest Needs Analysis Questionnaire.](#)

Your goals, wants, needs, abilities and motivation are our greatest concern. Once we have reviewed your responses, we can then more effectively provide you with a great home-buying experience and be sure not to waste any of your valuable time looking for properties that either don't meet your criteria or don't exist in our marketplace. So while it might look like an overwhelming amount of information, our experience has shown that the time we'll save is measurable in days and weeks, not just minutes and hours.

This needs analysis should be completed by all parties who will participate in the decision-making process. It can be completed all in one sitting or over a few sittings, but shouldn't take over an hour or two of total time to complete. If you are unsure of how to answer certain questions or don't think they apply to you, simply mark them and we will look at these items together upon final review.

So relax and take your time with this important tool. It will help us provide you with outstanding service and it will make for a much easier, more enjoyable home-buying process for you.

We look forward to helping you find your perfect nest!

Sincerely,

**Two Hummingbirds**

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## The Client Gateway

*Your “gateway” to finding the perfect home*

### What is the Client Gateway?

The Client Gateway is a unique personalized website that we will create especially for you. You can enter the website any anytime to view new or changed listings that meet your search criteria. You will be able to easily manage the properties on your web site by filing them into categories such as likes, possibilities, and dislikes. You will be able to share notes on any property with us, and in turn, we have the ability to add notes, flags, or recommend additional listings. The properties on your Gateway will be updated as there are changes in availability or price. Think of your Client Gateway website as your own personal digital filing cabinet where you can house and review all of the information related to your property search.

### How Do I Access The Gateway?

#### *Accessing the Client Gateway For The First Time.*

When we create your Client Gateway, we will send you an email to notify you that it is ready. In the email, you will see a note that tells you to click on the “Client Gateway” link to access it. The link will be blue/purple and underlined. Mouse over the link and left-click. A new window will open in your web browser. You may want to considering saving your Client Gateway webpage as a “Favorite” -- right-click on the Client Gateway web page and choose “Add to Favorites.”

#### *Returning to the Client Gateway.*

Anytime that additional properties are added to your Client Gateway, you will receive a notification message from us via email. Each email will contain a link that you can click on to return to your Client Gateway website. Additionally, you can always access your gateway by clicking the link in the original email that you received, or if you have added it to your “Favorites.”

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## How Do I Use the Client Gateway?

### *From the Home/Welcome Page:*

- To view your property list, click the link near the center of your screen. (The name that we assign to your property search will be the link. Examples: Roswell Search, Lake Homes, Buckhead Under \$1 Million, etc.). Your property list will open.
- To view properties that you have categorized as Like, Dislike, or Possibility, click on the Like, Dislike, or Possibility tab.

### *From the Property List*

- Sort the properties by choosing sort criteria from the Sort By drop-down menu
- To view all the properties on a map, click on Map These Properties
- To view the next page of properties, click on Next. (10 properties display per page)
- Return to the home/welcome page by clicking on Home.
- To view details about a property on your list, click on View Details

### *From the Property Detail*

- Click on the property photo to view additional photos
- Click on Save or Make Notes. To categorize this property as a Like, Dislike, Possibility or to make notes.
- To email the property to a friend, click on Email to a Friend
- Return to the property list by clicking on Back to List

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## Service

*Extraordinary Service is the  
Result of Anticipating the Need and  
Providing the Solution,  
Before the Customer Requires it.*

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## Moving at the Speed of a Hummingbird's Wings

### GET READY!

Two Hummingbirds was founded and structured on a traditional corporate platform. The model encompasses a diversified array of real estate services, including residential and commercial sales, purchasing and referral.

The unique client experience with Two Hummingbirds promises to be positive. The focus is delivering consistency through systematic customer service. Our belief is that extraordinary service is the result of anticipating the need and providing the solution before the customer requires it.

### GET SET!

Company principals, Cynthia Lippert has more than 23 years of real estate experience as an agent, trainer, negotiator and brokering. With many long term relationships, she has every contact needed to facilitate a smooth transaction: inspectors, lawyers, surveyors, handymen, decorators, home-builders, carpet cleaners, you name it – she has professionals who can do it!

**Leaving Atlanta?** Two Hummingbirds networks with realtors and brokers around the globe! Let us help you find the right professional to help you with your relocation.

Lippert has both Luxury Specialist and EcoBroker® certifications. Her experience in the luxury market as a Broker, Trainer and Agent allows for a broader understanding of the luxury home buyer and seller's concerns and expectations. She also has a passion for conservation and environmental concerns and with this green certification, that passion and knowledge can benefit you.

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**GO!**

The hummingbird is truly the genius of the bird species. A good example is that it weaves spider silk (web) into the nest and the unique properties of the silk allow the nest to expand with the growing young. Likewise, Two Hummingbirds has been created with silk. The company is poised to stretch and grow as the market recovers. The important factor is to be able to adapt to any client's needs, desires and expectations. Two Hummingbirds is ready to guide you through today's challenging real estate landscape.

*Please call or email with your questions, or to schedule a confidential appointment today!*

Contact Information ~ Cell: 678-907-1767 | Email: [cynthia@twohummingbirds.com](mailto:cynthia@twohummingbirds.com)

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**Cynthia Lippert** | *CEO and Associate Broker*

Entrepreneur. Associate Broker. Recruiter.

Marketplace Leader. Realtor. Trainer.

Every client and real estate professional who has ever dealt with Cynthia respects her extensive real estate knowledge, negotiating skills and her expert insights into extreme marketplaces. She is far from your ordinary agent. Now it's your turn to meet this visionary, strategic, and friendly woman.

#### **Entrepreneur.**

Cynthia launched Two Hummingbirds Realty, LLC in 2010. This new venture will apply a *true* corporate structure and application of systems seldom utilized by real estate professionals. Cynthia has tried and proven these systems from the front lines of today's challenging real estate marketplace, first as a Realtor and then as a Broker leading hundreds of agents.

#### **Broker.**

Joining Keller Williams Realty in 2002 as a Qualifying Broker/Team Leader, Cynthia went on to open, staff and develop two successful offices and then re-launched a third office transforming its red-inked balance sheet to the third most profitable office in the Southeast Region. This effort won her the "Keller Williams Realty Turn Around Team Leader Award" in 2005.

#### **Marketplace Leader.**

As a member of the Atlanta Board of Realtor's Professional Standards Committee (which encourages strict adherence to the REALTORS® Code of Ethics by all members), Lippert participated in conduct hearings on alleged violations, commission disputes, and other matters referred by the Grievance Committee and/or the Board of Directors.

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### **Broker. Environmentalist.**

Forever a student, Cynthia pursues cutting-edge business and real estate information with a voracious appetite. She earned the EcoBroker® certification; a program that is a symbol of environmentally responsible and sustainable practices in the real estate industry. A long-time, “green” advocate, Cynthia was delighted to add this internationally-recognized certification to her growing environmental resume. The training educates and empowers real estate professionals to actively promote energy-efficient and “green” features in homes and buildings.

### **REALTOR®.**

Cynthia began her real estate career in the spring of 1989 in the midst of an extreme buyers' market. Working against the marketplace at a record pace, she was recognized as the Rookie of the Year out of the gate! Now back in the field after many years on the corporate side of Residential Real Estate, her expertise in pricing and selling strategies for the luxury home market are her specialty.

### **Trainer and more.**

In 2000, Cynthia worked for Harry Norman as a Licensed Real Estate Instructor teaching newly licensed agents the ins and outs of survival in the competitive landscape of residential real estate. It was a natural fit, because Cynthia had previously used her results-oriented nature to work as a successful corporate sales and training manager in the grocery and computer industries.

As a member of the Atlanta Board of Realtor's Professional Development Committee, Lippert participated in the planning and producing of least four career-building programs each year for the general membership, as well as four programs targeted at managing brokers.

In 2011, Cynthia was appointed to the Board of Governors for The Georgia Institute of Real Estate, the largest and most prestigious Real Estate School in the state of Georgia. In 2013, Cynthia serves on her office's Agent Board of Directors for a one year term

Cynthia's family came to Atlanta in the 60's and she later graduated from the University of Georgia with a BBA in Business Management in 1981. Married to John Lippert, Cynthia considers her greatest accomplishment being mother and step-mother to seven children.

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## About Keller Williams Realty International

- Founded in Austin Texas in 1983 by Gary Keller to be the first agent-driven real estate firm.
- “Win-Win or No Deal” core philosophy, as well as “Integrity - Do the Right Thing” and “Commitment -- In All Things”
- Ranked #2 nationally in residential real estate in 2010.
- Ranked #1 in Atlanta real estate market for total sales of Single Family Residences, Condos and Townhomes in 2010, and has increased market share every year since 2005.
- Ranked #1 Real Estate Franchise by *Entrepreneur Magazine*
- Ranked as “Most Recognizable Real Estate Franchise” in 2009 *Swanepoel Trends* survey

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## Why Keller Williams Realty?

With so many companies to choose from, why Keller Williams Realty? Our decision to join Keller Williams Realty stems from the Value & Belief System that the company holds so high. We only have one reputation — that of high integrity and solid customer service. Keller Williams Realty shares in our philosophy:

### **“WI4C2TS”**

*Win-Win. Or No Deal*

*Integrity. Do The Right Thing*

*Commitment. In All Things*

*Communication. Seek First to Understand*

*Creativity. Ideas Before Results*

*Customers. Always Come First*

*Teamwork. Together, Everyone Achieves More*

*Trust. Begins With Honesty*

*Success. Results Through People*

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## Keller Williams Realty Takes Over Atlanta!



Keller Williams<sup>®</sup> Realty became the #1 real estate company in the Atlanta Metro area in unit sales during 2010, increasing that lead through 3Q 2012 and beyond.

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## The Rawls Group

After many years as one of Atlanta's top real estate agents, Shaun Rawls accepted the invitation to open Keller Williams Realty's first office in Georgia. With a true entrepreneurial spirit coupled with the model Keller Williams has to offer, he built the businesses from scratch:

- In a few short years, Shaun has **grown one office with 27 agents to six Atlanta market centers with more than 1,000 real estate professionals.**
- Two Hummingbirds Real Estate Group is a real estate team that works through the Keller Williams Realty Buckhead office. As part of the Rawls Group of Keller Williams Realty offices, **we are part of an operating company that runs 18% of the Keller Williams Realty offices in the Atlanta metro area.**
- In 2010, 2011 & 2012, The Rawls Group was named the **#1 Best Place to Work** for large companies in Atlanta by the Atlanta Business Chronicle -- the only real estate company listed in the Top 10 Places to Work in Atlanta.
- In addition, the Rawls Group has also expanded its horizons to include **KW Commercial and the largest KW Luxury Division** here in Atlanta, a fast-growing commercial real estate initiative that encompasses the values of the Keller Williams Realty organization.

**We have the support, experience and leadership to provide a superb customer experience!**

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## Two Hummingbirds Testimonials

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## THE BUYING PROCESS

Needs Analysis Pre-Qualification and  
Pre-Approval  
Property Search  
Local Info and Property Tours  
Area Tour  
Pricing and Terms Evaluation  
Make An Offer

### **We Found a Home!**

Evaluations and Counteroffers  
Counter Offer **Accept** Reject  
Coordinate Closing  
Complete Loan Application Process  
Select Vendors  
Prepare to Move!  
Make No Changes To Your Credit! Defect Resolution  
Review Inspection and Make Request  
for Repairs  
Title Work  
Appraisal

**CLOSING!**

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## 13 Additional Costs to Consider Before Buying a New Home

When calculating the cost of buying a new home, many people forget to include some of the miscellaneous fees, taxes and insurance costs associated with owning property. All of these additional costs can definitely add up, and put what you thought was an affordable home out of your financial reach on closing day. Some of these costs are one-time expenditures that can be included in the closing costs, or even in the mortgage payments, but others, such as property taxes and homeowners association fees, can wind up as monthly or annual expenses for which you need to budget appropriately.

*Here's a list of 13 additional costs you may incur when you buy a new home.*

*Budgeting in advance will help you turn what might be a financial nightmare into a smooth transition as you move into your dream home.*

- 1. Appraisal fees.** The lending institution handling your mortgage may require an appraisal on the property before they proceed with the loan. The buyer is responsible for this cost, which may run between \$175 and \$300.
- 2. Property taxes.** Your lending institution may opt to include the cost of your property taxes into your mortgage payment, depending upon the size of your down payment or other factors. If they choose not to do that, you will be responsible for the annual or bi-annual payments yourself, and you may need to provide annual proof to your lending institution that these taxes have been paid.
- 3. Survey fees.** Your lending institution may require an updated property survey if you are not the first owner or original owner of the property. Surveys can be moderately expensive, ranging from \$700 to \$1000.
- 4. Property insurance.** Your lender will require proof that you are carrying a homeowners insurance policy on your new house that will adequately cover the replacement value of your home, which is different from the purchasing price.

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5. **Service charges.** Most utilities, such as water, power and cable, may require additional deposits or installation fees for a change of service.
6. **Legal fees.** A lawyer with experience in real estate should always review all the paperwork for the purchase of a home before closing. Rates can vary greatly according to the expertise of the lawyer, and the size and complexity of the real estate transaction.
7. **Mortgage broker fees.** Mortgage brokers can charge you a fee to secure your financing with an appropriate lending institution, although many will try to get the lending institution to share or absorb these fees.
8. **Mortgage loan insurance fees.** This type of insurance, which can cost from 0.5 to 3.5% of the total mortgage, can usually be worked into the monthly mortgage and property tax payments. You may be able to avoid this type of insurance if the equity in your house is great enough.
9. **Moving costs.** The costs for a professional mover can be as much as \$100 for a van and three movers. These prices can rise significantly during peak seasons.
10. **Maintenance fees.** Condominiums, townhouses, and single family homes in planned communities may also charge a monthly homeowners association fee for the maintenance of common grounds, recreational areas, and other amenities.
11. **Water quality certifications.** If the water supply for your new home is provided by a well, then you should have the quality checked by a local expert. These fees may or may not be the responsibility of the new owner, depending upon where you live.
12. **Local improvements.** Property taxes can be affected dramatically if large municipal improvements, such as the addition of sidewalks, water treatment centers or sewage systems, have been made recently.
13. **Land transfer taxes.** These taxes are generally assessed whenever a piece of property changes hands. The amount can vary greatly, especially if the value of the land has increased substantially since the last change of ownership.

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## Choosing A Lender

### *There's More to Choosing Your Lender than Interest Rates...*

Choosing a lender for your mortgage loan can be a stressful experience. There are numerous factors to consider. The most common way a mortgage lender is chosen is by comparing interest rates and closing costs. While these items are very important, most people overlook that service is equally, or more important. The term "service" is often over-used and nebulous. In the mortgage industry, service represents certain standards that we demand for our clients. We will recommend several mortgage lenders that have these qualifications.

These standards are such things as competency, reputation, responsiveness and knowledge. The lender will consult with you about the best product/program for your individual needs, expedite the process and make it as enjoyable for you as possible. The mortgage lenders we will recommend will also have current market services such as in-house underwriting, quick loan approval, and a wide selection of programs and will often attend closings. Consistent communication is also a standard that is expected. Obviously, it is important for the loan officer to provide this high quality service so that we can work together to make this a good experience for you . . . and so that you will then be excited to recommend your friends and family members to us for the same great service!

In the beginning of the home buying process, unless you are planning to pay cash, you'll need to think about obtaining a loan. It is essential to know in advance how much you will be able to borrow before you start looking at homes. It is the basis upon which you can determine the feasibility of buying a particular home and will allow us to only show you homes in your price range. You can address this part of the home buying process by getting pre-qualified or preapproved. While these terms sound the same, there are some important differences between them, know the differences by reading the items listed on the next page.

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### *Pre-Qualification vs. Pre-Approved*

#### Pre-Qualification

- Prequalification is a *non-binding* estimate of your ability to borrow based on informal questions about your income, job stability, credit history and current monthly expenditures.
- We refer you to lenders who will offer these informal preliminary estimates. There are no fees involved to be pre-qualified. Your estimate will not be guaranteed and you are not obligated to choose the services of the lender who pre-qualified you.
- Prequalification will allow me to tell prospective sellers that your chances of a loan approval are good when formal application is made. This will be to your advantage when you enter into negotiations for the home as the seller can be reasonably assured you will qualify.
- Lenders are very accommodating and will answer any questions you may have. Remember, your loan is not guaranteed, and your pre-qualification is based on the accuracy of the information you provide to the lender.

#### Pre-Approval

- Pre-approval does represent a formal loan commitment. Pre-approval is available from most lenders and affords the homebuyer the benefit of processing your loan application while shopping for a home.
- Choose your lender carefully as this will be a time-consuming and documentation intensive process. It can take seven to ten days to get pre-approval, depending on the documentation required for your individual situation. Most lenders will charge a fee with the understanding that the money will be applied to your closing costs if you.

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## Other Important Information

### *Get to Know the Terminology*

#### Home Warranties

Many homes purchasers erroneously assume the Seller is always somehow liable when there is a defect or failure found in the home's cooling, heating, plumbing, electrical and/or appliances after the Buyer moves in. Unless otherwise provided for in the contract, risk of loss often falls on the Buyer. Even when the contract provides that heating, plumbing, pool and equipment, electrical, etc., be "operative" on or until date of possession, dispute can always arise as to when the breakdown occurred, who is responsible, how the repairs are to be funded, and when they are to be made.

Home warranty plans go a long way to alleviate these risks and concerns. For a modest price, basic coverage is currently about \$400, the Seller can provide the Buyer a one-time warranty covering specified heating, plumbing, electrical, water heater, or appliance breakdowns.

Coverage under most plans commences at closing (although some can be made to commence during the listing period as well). In all cases, there are important limitations and exclusions (for example, appliances/systems must be operative at commencement of coverage.)

#### Home Inspections

According to the Purchase and Sale Agreement, a Purchaser has the right to inspect, examine, test and survey the property. The sales contract specifies that the inspection will take place soon after the offer is accepted and that the settlement is contingent upon a satisfactory inspection. The typical home inspection may include specialized inspections by experts on several items. See the following list.

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The inspector will point out potential problems with items such as:

- Home Structure
- Termite
- Survey
- Pool
- Radon
- Septic Tank
- Well
- HVAC
- Mold

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## Our Buyers Consultation

*A Well-thought Out Plan is Critical to Your Success.*

We want to make every interaction with Two Hummingbirds and Keller Williams Realty a positive experience for you.

### Needs Analysis

- What you need
- What you want
- Geographic preferences

### Gateway Introduction

- Explanation of tool
- Communication
- Trip Planning

### Contracts

- Buyers Agency
- Purchase & Sale
- Sellers Disclosure

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