

YOUR GUIDE  
TO BUYING  
A HOME



  
**KELLER WILLIAMS**  
REALTY  
PEACHTREE ROAD

Town Brookhaven  
804 Town Blvd.  
Suite 2040  
Atlanta, GA 30319  
404-354-3325  
[www.debbieleonard.com](http://www.debbieleonard.com)

the *Debbie* Leonard  
GROUP

*Nobody knows your  
Neighborhood like your  
Neighbor!*



## *Why Keller Williams*

### **Technology**

Leading-edge technology tools and training give me the edge in effectively marketing your property online, 24 hours a day, seven days a week. Through KW's exclusive Keller Williams Listing System (KWLS), your property is fed to more than 350 online search engines and available on KW's Web network of more than 76,000 sites.

Best of all, because of Keller Williams Realty's "My Listings, My Leads" philosophy, every single Internet inquiry on your property will come directly to me so that I can follow up quickly on potential buyers for your property.

### **Teamwork**

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

### **Knowledge**

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

### **Reliability**

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

### **Track Record**

I'm proud to work for the fastest -growing real estate company in North America and the third-largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.

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## *Why Hire a Buyer Specialist*

A Buyer Specialist has one job. To find you a home and exclusively represent your best interests along the way.

Traditionally, real estate agents often represented both Buyer and Seller or worse; both owed a fiduciary loyalty to the Seller, even when one of the agents was “working for” the Buyer. This occurred because legally the Buyer’s Agent was considered a sub-agent of the Seller’s Agent. This left the Buyer standing alone...less well represented than they deserved to be.

Enter the new concept of an exclusive Buyers Specialist as practiced at The Debbie Leonard Group. We have assisted many buyers in the search for their dream home. We specialize in the Atlanta metro surrounding areas. We are committed to helping you make the biggest investment you are ever likely to make. We have dedicated Buyer Specialists who exclusively represent you not the seller offering full assistance in finding your perfect home. We offer the highest standards of professional service to all our customers.



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## About The Debbie Leonard Group

The Debbie Leonard Group is a top-producing team working with Keller Williams Realty. We are proud to work for the fastest-growing real estate company in North America and the second-largest real estate company in the United States. We are a full-service real estate team representing buyers, sellers, and clients interested in new construction home building. Our team works with a vast network of real estate market professionals and award-winning Atlanta builders. We are committed to working closely with you through the entire sale process by taking the time and using our expertise to understand your unique needs and ensuring your complete satisfaction.

When buying a new home or selling your existing home, expert advice and service can make the difference in a successful move. With our years of relocation experience and expertise our team of professionals is dedicated to meeting our clients needs, by providing greater results and quality to each individual through our personalized passionate care and concern. We recognize that when moving it can be stressful for all members of the family, new friends, new schools and new neighbors – everything changes. We take all of this to heart and assist you and your family with making this a positive experience and an easy transition.

Our group is comprised not only of our immediate team members but of a large network of individuals who assist us on an ongoing basis. Our team utilizes a vast network of proven professionals and resources including prominent real estate attorneys; knowledgeable loan officers; certified appraisers; government contacts; school principals; insurance brokers; experienced builders, craftsmen, landscapers and designers; as well as Keller Williams Realty Peachtree Road marketing and support. Together, these make us a team, and an invaluable resource for all of your real estate needs. The five key elements a client should look for in a Realtor are:

**Knowledge** – Our agents are trained in all areas of residential real estate and are constantly attending training classes and seminars for their continued education. Each team member brings special strengths and knowledge to the group. We have either personal knowledge or the resources to assist in that vast area of real estate; building, finance, design, marketing, local and private schools, zoning, community affairs, services, suppliers and surveying to name a few. All of these factors are instrumental in helping our clients in achieving their goals.

**Performance** – The Debbie Leonard Group has been recognized year to year for its consistent top notch service, support, and growth and Debbie has been recognized several times for her top producing performance such as the Best in Top Agent Magazine in 2009.

**Availability** – The Debbie Leonard Group agents work as a single unit to support our clients. A flexible schedule that works within our client's needs is a must. You can always reach someone after hours or on weekends. Your time is our priority.

**Marketing** – The Debbie Leonard Group understands that marketing is the key to getting a home sold. A substantial portion of our budget is dedicated to ensuring that the client's property is viewed by as many qualified buyers and agents as we can. Many agents believe that simply putting a home on FMLS and Realtor.com will sell their homes. We know better.

**Networking** – In today's market we have found that networking with other agents is instrumental in the purchase or sale of a property. Often agents will know of homes that are not yet on the market or have buyers that are looking for that special home. Relationships with those agents enable us to provide better service to our clients.



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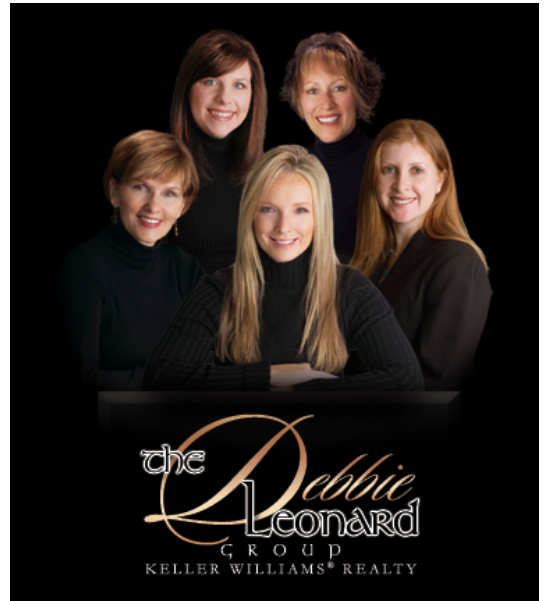


## About our Group

The Debbie Leonard Group is a top-producing team working with Keller Williams Realty. We are proud to work for the fastest-growing real estate company in North America and the second-largest real estate company in the United States.

We are a full-service real estate team representing buyers, sellers, and clients interested in new construction home building. Our team works with a vast network of real estate market professionals and award-winning Atlanta builders.

We are committed to working closely with you through the entire sale process by taking the time and using our expertise to understand your unique needs and ensuring your complete satisfaction.



### **Mission Statement**

***Our mission at the Debbie Leonard Group is to continue expanding our business by exceeding our client's expectations and offering unparalleled service and support. We hold ourselves accountable for providing the utmost in professionalism, our commitment to ongoing education and our continued affiliation with Keller Williams Realty Peachtree Road, as well as our constant networking and support within the community.***



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**A GUIDE  
TO SELLING  
YOUR HOME**

*Service Speed*

*Results*

## Meet The Debbie Leonard Group



**Debbie Leonard Mayer**  
**Listing & Buyer Specialist**  
Direct: 770.354.3325  
Fax: 678.935.0772  
Email: [debbie@debbieleonard.com](mailto:debbie@debbieleonard.com)



**Pat Read**  
**Buyer & Seller's Agent**  
Direct: 404.754.4747  
Fax: 678.935.0803  
Email: [pat@debbieleonard.com](mailto:pat@debbieleonard.com)



**Barbra Neuman Wollner**  
**Listing & Buyer Specialist**  
Direct: 404.307.9329  
Fax: 678.935.0779  
Email: [barbra@debbieleonard.com](mailto:barbra@debbieleonard.com)



**Carrie Foster**  
**Buyer's Agent**  
Direct: 770.403.1850  
Email: [carrie@debbieleonard.com](mailto:carrie@debbieleonard.com)



**Amira Mamdani**  
**Designer for Home South  
Communities** Direct: 404.734.2558  
Fax: 678.935.0779  
Email: [amamdani@homesouthcommunities.com](mailto:amamdani@homesouthcommunities.com)



**Meg Fitzpatrick**  
**Designer for Southern  
Heritage Homes and Epic  
Development**  
Direct: 651.356.9539  
Email: [meg@metrohomewpb.com](mailto:meg@metrohomewpb.com)



**Linda Reandeau**  
**DLG Assistant & Client  
Liaison**  
Direct: 217.433.7427  
Email: [Linda@debbieleonard.com](mailto:Linda@debbieleonard.com)

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Keller Williams Realty Peachtree Road  
804 Town Boulevard, Suite A2040  
Atlanta, GA 30319  
Direct: 404.419.3500  
Fax: 404.419.3501

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## Meet Debbie Leonard Mayer



*Debbie with one of her prized  
Labs, Ms. Diva*

Debbie, an Atlanta native, with more than 12 years' experience, has consistently defined success as one of Atlanta's Top Producing realtors in residential real estate. In 2013, Debbie received The Phoenix Award from The Atlanta Board of Realtors for outstanding sales achievement for ten years of membership in the Multi-Million Dollar Sales Club as a lifetime member.

In 2012, Debbie and her team were recognized by the Atlanta Board of Realtors for selling over \$17 million dollars in real estate and are ranked in the top 2% at Keller Williams Realty. As Team Leader of The Debbie Leonard Group, Debbie guided her team through the down market and has continued to be one of the top five producing teams in the second largest sales producing real estate office in the state of Georgia. Their united passion, broad knowledge of the Atlanta real estate market, dedication to the industry, and commitment to providing excellent service to their clients is unwavering. Whether you are selling or looking for the perfect home, relocating, or wanting to build your dream home, The Debbie Leonard Group's proven track record and experience is the perfect choice for all of your real estate needs.

Debbie specializes in New Home construction and is currently working with several award-winning Atlanta builders. New Home styles range from traditional to the new metro-modern which appeals to the in-town buyer. Debbie's experience and knowledge in new home construction and in-town market trends is seen as a value by Debbie's clients and builders. Throughout the construction process, Debbie works closely with the builders, designers and the site superintendents to ensure she exceeds customer expectations and that their new construction homes surpasses the builder's competition in both quality and style.

Prior to Real Estate Debbie worked for 18 years with United Parcel Service, a global company, with one of the most recognized and admired brands in the world. Debbie "grew up" in the company from working on the front line to becoming a successful leader as an Operations Manager. Throughout her career at UPS, Debbie was exposed to various positions and areas of responsibilities within the corporation. After leaving UPS, Debbie translated her skills to the demanding world of real estate. Debbie's knowledge of the rapidly growing City of Atlanta proves to be one of her most valuable resources in assisting home buyers.

Debbie currently serves on the Board of Directors for the Brookhaven Chamber of Commerce as a founding Director and on the Ashford Park Civic Association Steering Committee. Debbie and her husband Ronnie Mayer, President of the Ashford Park Civic Association, are active and passionate about the Brookhaven community. Together, they campaign for the Ronald McDonald House, Ovarian Cancer Research, and Diabetes Association. They also sponsor the Susan G. Komen Breast Cancer Walk, the 5K Brookhaven Bolt, various Ashford Park neighborhood activities along with fund raising for the Ashford Park Elementary School.



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## *Debbie Leonard Mayer – Achievements, Affiliations, Certifications*

### **Achievements**

- 12 years' real estate sales experience
- Received the Phoenix Award for 2012, presented by The Atlanta Board of Realtors, for outstanding sales achievement for ten years of membership in the Multi-Million Dollar Sales Club as a lifetime member.
- Ranked in Top 2% within Keller Williams Realty
- Ranked one of the Top 5 producing teams in the second largest sales producing real estate office in the state of Georgia
- Ranked in Top 20% in sales in 2012 with Keller Williams Peachtree Road (Brookhaven) location
- Sold more than \$62 Million in sales in the past 7 years
- Recipient of numerous awards and recognitions during her real estate career
  - Awarded Top Shooting Star for Keller Williams Southeast Region in 2011
  - Lifetime member Multi-Million Dollar Club
  - Realtor.com Marketing Award of Excellence
  - Member of the Executive Club
  - Former Member of the RE/MAX 100% Club
  - Awarded Achievement of Leadership for raising \$2.2M by the United Way of Atlanta in campaigning while working for United parcel Service.

### **Affiliations**

- Member Atlanta Board of Realtors
- Member Georgia Association of Realtors
- Member National Association of Realtors
- Member Executive Club
- Member Million Dollar club
- Member Keller Williams Luxury Home International Division
- Former Member RE/MAX 100% Club

### **Certifications**

- Certified Relocations Specialist
- Certified Luxury Home Specialist
- Certified in New Construction Home Building
- Certified in Short Sales & Foreclosures
- Certified Custom Home Specialist
- Certified Listing Specialist



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## Meet Pat Read

Though not a native Georgian, Pat comes from a long lineage of Marietta families as well as a long lineage of realtors. Pat's diverse background ranges from a degree in furnishings and interiors from the University of Georgia to a 23-year corporate background in sales and engineering for IBM and Siemens.

Pat became a licensed realtor in 2004, and was selected Rookie of the Year, having sold twenty-two homes in her first six months. She joined The Debbie Leonard Group in 2008. Pat's knowledge of the North Atlanta, Roswell, Alpharetta, and East Cobb areas makes her an invaluable resource for clients looking for homes in these areas.

Professional affiliations and recognitions:

- Atlanta Board of Realtors
- National Association of Realtors
- Member of the Million Dollar Club
- Listing/Buyer Specialist
- Certified in Short Sales & Foreclosures
- New Construction Home Building (Currently working with several Award-winning Atlanta Builders, building both traditional and contemporary homes in the Brookhaven and Sandy Springs area)

While she is not working, Pat enjoys friends, family, pets, reading and being outdoors.



Pat with her guard dog, Oscar ("The Boy")

**Buyer & Listing Agent  
Specializing in the North  
Atlanta, Roswell, and  
East Cobb Areas**



## *Meet Barbara Neuman Wollner*



### ***Listing & Buyer Specialist***

Barbra Neuman Wollner has been a full-time licensed realtor since 2002. A graduate from the University of Florida with a Bachelor's degree in telecommunications and a minor in business, Barbra has developed strong ties to the alumni here in Atlanta. Before her real estate career, she worked in radio and television for four years and was a DJ for a commercial radio station in Gainesville, Florida. During this time, she obtained computer software certifications in Microsoft Certified Systems Engineering and SQL Administration.

In 2005, Barbra received her broker's license. Barbra joined The Debbie Leonard Group in 2011. Barbra currently lives in the Chamblee/Brookhaven area and is very knowledgeable with all regions of Atlanta from Midtown to North Atlanta.

She has extensive experience in the condominium, townhome, rental, and investment property real estate markets, as well as luxury and custom built homes.

Professional affiliations and recognitions:

- REBAC Accredited Buyers Representative
- Atlanta Board of Realtors
- National Association of Realtors
- Member Million Dollar Club
- Foreclosure Specialist



## *Meet Carrie Foster*

Carrie Foster is a native of Decatur, Georgia and is the most recent addition to the Debbie Leonard Group. In 2012 after many years in Corporate America Carrie pursued her ambitions of becoming a Realtor.

Carrie has become a buyer's agent in the Decatur to Midtown Atlanta areas as well as surrounding neighborhoods.

Professional affiliations and recognitions:

- National Association of Realtors
- Georgia Association of Realtors
- Atlanta Board of Realtors



***Buyer Agent  
Specializing in the  
Decatur and  
Midtown areas***

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## Meet Linda Reandeau



**Assistant & Client  
Liaison**

Linda Reandeau is the Assistant and Client Liaison for the Debbie Leonard Group. She is a past client, having worked with Debbie and Pat during her relocation to the area in 2010.

Linda's background is in communication consultation, having worked in the nuclear power and insurance industries in the Midwest for more than 20 years, primarily supporting executive communications and organizational change efforts. She brings a strong customer-focused attitude and exemplary communication skills to the team.

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## *Meet Amira Mamdani*

Amira Mamdani, a very talented and established designer in Atlanta, has over 16 years' experience in interior design. She began her career with Wolf Design Group, a local design firm, before starting her own company, Mamdani Designs, LLC. Amira has worked on projects large and small throughout the United States.

For many years, Amira provided design consultation to clients of The Debbie Leonard Group from traditional to new metro modern home styles. Her services included all aspects of design, such as staging, remodeling, consulting with builders and architects, selecting interior and exterior finish levels, as well as providing full-home furnishing services from point of sale.

In 2013, Home South Communities, an Atlanta award-winning builder, acknowledged Amira's design talent and hired her as their full-time new home construction designer, thereby utilizing her design talent skills and enabling her continued relationship with The Debbie Leonard Group. Her responsibilities with HSC include consulting with the builders and utilizing her skills and talent to set HSC apart from their competition by selecting exterior and interior finish levels for both modern contemporary and traditional homes ranging in price from \$200,000 to over \$1 million.



***Designer for  
Home South Communities***

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## Meet Meg Fitzpatrick



**Designer for  
Southern Heritage Homes &  
Epic Development**

Megan Fitzpatrick is the newest member of The Debbie Leonard Group and brings 16 years' experience in Interior Design to the team. Megan's strategy starts with an agreed upon "look" and budget, followed by great ideas and the energy to guide you through the entire design process. Megan is currently working as a design consultant to Epic Development in incorporating the newest trends in contemporary design. Her responsibilities include selecting exterior and interior finish levels for all of Epic Development's new construction properties. She specializes in assisting the client in their furniture selections for their new home and will help coordinate their move by working with moving companies.

Her clients' needs are of the utmost importance, and she is committed to meeting those needs.

See a portfolio of Meghan's work at [www.metrohomewpb.com](http://www.metrohomewpb.com).



## Meet Our Award-Winning Builders



### Home South InTown

Home South InTown, a subsidiary of Home South Communities, is a leading Atlanta new home builder presently building in prime locations in Atlanta, Brookhaven, Sandy Springs and Decatur. For more than four decades,.

Home South Communities has incorporated the concepts of flexibility, teamwork, and creativity to build a solid foundation new home construction

This tradition continues with the *InTown Collection*, which features **custom-designed traditional home plans** incorporating the latest in design features, state of the art kitchens, and outdoor living spaces while still remaining true to the Craftsman style of exteriors that distinguish Atlanta's best neighborhoods.

Home South InTown proudly showcases the best in quality and value while exemplifying the beauty and soul of Southern tradition making them a unique new home builder in today's marketplace. Each home features the very latest in home design trends, energy-efficiency and craftsmanship. Home South InTown partners with Atlanta's best trade contractors and suppliers to deliver homes unrivaled by the competition.

Home South InTown offers homeowners lifestyles that combine access to acclaimed schools, convenient commuter routes, shopping, dining, and entertainment attractions. A focus on detail and innovative design is bringing new life to established communities in some of the best urban locations while exemplifying the beauty and soul of Southern tradition.

Website: [www.homesouthcommunities.com](http://www.homesouthcommunities.com)



### Southern Heritage Homes

Southern Heritage Homes was founded in 2011 to satisfy the unique tastes of the Southern buyer. Although they are a new builder in the Atlanta market, Southern Heritage Homes is a third-generation homebuilder carrying over 35 years of new home construction experience. This wealth of knowledge is evident in every stage

of every house, with the end result being a home of the finest of quality. Southern Heritage Homes is currently building in the city of Brookhaven and in surrounding areas of Metro Atlanta. Combining the **traditional designs** of the South with cutting edge technology and construction techniques, a Southern Heritage Home will surpass your highest expectations.

Website: [www.southernheritagehomesga.com](http://www.southernheritagehomesga.com)



### Epic Development

Completing projects throughout the greater metro Atlanta area, Epic Development's work includes both new construction and renovation of existing structures focusing on **metro modern styling with contemporary finishes**.

Their mission is to deliver the highest quality construction and an enjoyable client building experience in each phase of the construction cycle: planning, construction, and service after completion. With an emphasis on the design phase of the construction cycle, detailed construction management, accurate cost control during the construction phase, and excellent service after completion, Epic Development has been the recipient of numerous awards and recognition, the most important being the complete satisfaction of our customers.

[www.epicdevelopment.com](http://www.epicdevelopment.com)



## *Your Lifestyle Interview*

### **Lifestyle**

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

### **Location**

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?





## *Your Home Wish List*

### **General**

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

### **Structure/Exterior**

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?



## *The Neighborhood of Your Dreams*

Please consider the following and record any notes or preferences:

*Areas you would enjoy*

*Specific streets you like*

*School district(s) you prefer*

*Your work location(s)*

*Your favorite shops/conveniences*

*Recreational facilities you enjoy*

*Any additional items to consider when selecting your target neighborhoods:*

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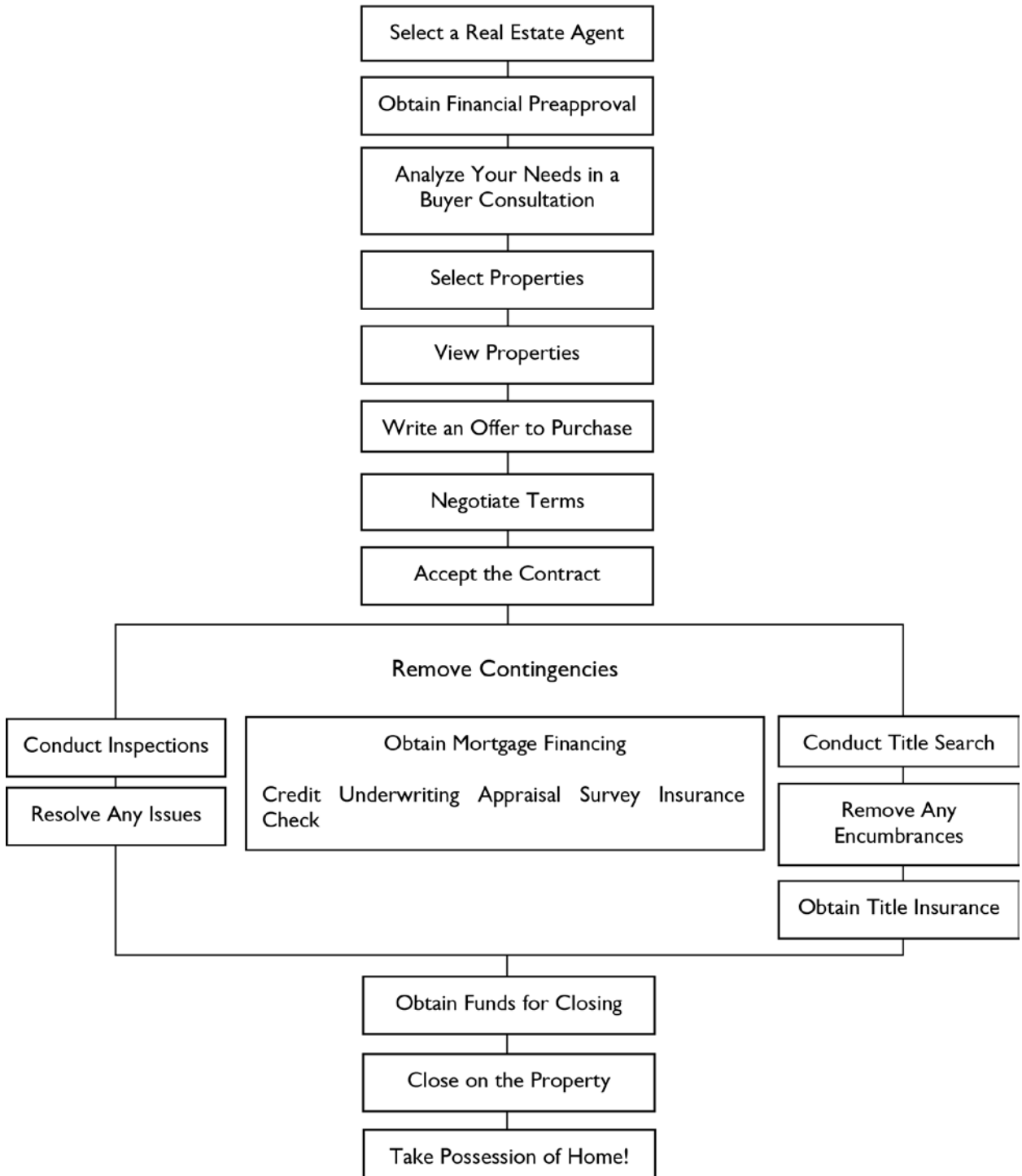
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## The Home-Buying Process





## *The Mortgage and Loan Process*

### **Funding Your Home Purchase**

#### **1. Financial pre-qualification or pre-approval**

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal scheduled for current home owned, if any

#### **2. Underwriting**

Loan package is submitted to underwriter for approval

#### **3. Loan approval**

Parties are notified of approval

Loan documents are completed and sent to title

#### **4. Title company**

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

#### **5. Funding**

Lender reviews the loan package

Funds are transferred by wire

#### **Why pre-qualify?**

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

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## List of Preferred Lenders

### **Kim Jones**

**Senior Mortgage Banker**

**Fidelity Bank Mortgage**

3490 Piedmont Road NE Suite 750

Atlanta, GA 30305

Office: (404) 553-2951

Cell: (678) 468-4046

Email: [kim.jones@lionbank.com](mailto:kim.jones@lionbank.com)

Website: [www.lionbank.com](http://www.lionbank.com)

### **Todd Henley**

**Fidelity Bank**

3490 Piedmont Road NE, Suite 750

Atlanta, GA 30305

Office: (404) 255-0919,

Cell: (404) 313-5855, Fax: (404) 759-2932

Email: [todd.henley@lionbank.com](mailto:todd.henley@lionbank.com)

Website: [www.lionbank.com](http://www.lionbank.com)

### **Kendall Knight**

**Mortgage Banker**

**Brand Mortgage**

3238 Peachtree Road NE Suite 200

Atlanta, GA 30326

Cell: (404) 542-5711

Office: (678) 226-7816

Email: [kknight@brandmortgage.com](mailto:kknight@brandmortgage.com)

Website: [www.brandmortgage.com](http://www.brandmortgage.com)

### **Ted Williams**

**Financial Advisor**

**Private Client Group**

**Wells Fargo Advisors/Investor Funds**

950 East Paces Ferry Rd, 16<sup>th</sup> Floor

Atlanta, GA 30305

Direct: (404) 842-9020

Main: (404) 842-9000

Toll Free: (800) 241-1910 Ext 9020

Fax: (404) 240-5453

Email: [ted.williams@wellsfargo.com](mailto:ted.williams@wellsfargo.com)

Website: [www.wellsfargo.com](http://www.wellsfargo.com)

### **Jim Lewis & Richard Staley**

**CBC National Bank**

3030 Royal Boulevard South, Suite 250, Alpharetta, GA 30022

Jim Lewis Cell: (678) 231-0602

Richard Staley Cell: (770) 351-7553

Fax: (404) 671-8579

Jim Lewis Email: [jlewis@cbcnationalbank.com](mailto:jlewis@cbcnationalbank.com)

Richard Staley Email: [rstaley@cbcnationalbank.com](mailto:rstaley@cbcnationalbank.com)

Website: [www.cbcnationalbankmortgage.com](http://www.cbcnationalbankmortgage.com)

### **Todd Crane**

**Mortgage Banker**

**Envoy Mortgage**

6760 Corporate Drive, Suite 130,

Colorado Springs, CO 80919

Cell: (678) 462-0408, Office: (719) 482-5359

Fax: (866) 377-8367

Email: [tcrane@envoymortgage.com](mailto:tcrane@envoymortgage.com)

Website: [www.thecraneteam.com](http://www.thecraneteam.com)

### **Joshua K. Moffitt**

**Silverton Mortgage Specialists, Inc.**

1027 Monroe Drive NE, Suite B

Atlanta, GA 30306

Office: (404) 815-0291 Ext: 222 Fax: (404) 815-0637

Cell: (678) 463-7741

Email: [joshmoffitt@silvertonmortgage.com](mailto:joshmoffitt@silvertonmortgage.com)

Website: [www.silvertonmortgage.com](http://www.silvertonmortgage.com)

### **Meg Pagano (Construction to Perm Loans Build Jobs)**

**Vice President**

**SunTrust Mortgage**

980 Hammond Drive, Suite 600

Atlanta, GA 30328

Office (678) 240-8932

Cell (770) 337-2918

Fax (404) 739-3262

Email: [meg.pagano@suntrust.com](mailto:meg.pagano@suntrust.com)

Website: [www.suntrust.com](http://www.suntrust.com)



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## *Natural Gas Marketers in Georgia*

Due to natural gas deregulation in Georgia, consumers can buy natural gas from a variety of marketers. If you have any questions about natural gas competition, call Atlanta Gas Light Company toll free at 1-877-427-2464. Or you can visit their website at [www.aglc.com](http://www.aglc.com) for questions to ask when choosing a marketer and FAQs about competition. You may switch competitors once a year but they may charge up to \$7.50 per charge if you change more than that.

**Catalyst Energy (Metro Atlanta)**  
678-514-2545

**Commerce Energy, Inc.**  
877-226-5389

**Coweta Fayette EMC Natural Gas**  
770-502-0226

**Fireside**  
678-872-0250

**Gas South**  
1-866-762-6427

**Georgia Natural Gas**  
770-850-6200

**Infinite Energy Inc**  
770-379-9963

**MXenergy**  
1-877-677-4355

**SCANA Energy Marketing**  
1-877-467-2262

**SCANA Regulated Provider**  
1-866-245-7742

**Stream Energy**  
1-866-543-4642

**Walton EMC Natural Gas**  
770-267-2505

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## *Making an Offer*

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

### ***The Price***

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

### ***The Move-in Date***

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

### ***Additional Property***

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



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## Home Inspectors

### HouseMaster

Mark Thompson  
Managing Director Inspector  
Capstone MHT Dev, Inc  
Phone: 770-847-0449  
Email: [mark.thompson@housemaster.com](mailto:mark.thompson@housemaster.com)  
Website: [www.northatlanta.housemaster.com](http://www.northatlanta.housemaster.com)

### Marion Hodges

**Home Inspection Services**  
ASHI Certified and ICC Code Certified  
20 years experience as a custom builder  
Phone: 770-572-2808  
E-mail: [marionhodges@mindspring.com](mailto:marionhodges@mindspring.com)  
Website: [www.atlantahomechecker.com](http://www.atlantahomechecker.com)

### Marlon Page

**Home Inspection Pros**  
Phone: 404-454-7651  
E-mail: [marlonpage1@gmail.com](mailto:marlonpage1@gmail.com)  
[www.thehomeinspectionpros.net](http://www.thehomeinspectionpros.net)

### The Residential Inspector

ASHI Certified and ICC Code Certified  
Radon and Termite Inspections  
Phone: 770-476-4963  
[www.residentialinspector.com](http://www.residentialinspector.com)

### Mickey Spillane

Skyline Pest Solutions and Home Inspections,  
Inc.  
Phone: 770-844-6440 (Office)  
Phone: 404-975-8489 (Cell)  
Fax: 770-844-9792  
[www.skylinepest.com](http://www.skylinepest.com)

### Avalon Home Inspections

Phone: 404-578-7016  
Email: [avalonHI@gmail.com](mailto:avalonHI@gmail.com)  
[www.avalonhomeinspections.net](http://www.avalonhomeinspections.net)  
Preferred Inspector: Todd

## Stucco

### Harry Johnson

**EIFS & Stucco Inspections, Inc.**  
EDI Certified  
Third Party Stucco Inspector  
Moisture Analyst  
Phone: 770-565-1578  
E-mail: [harryjohnson11@bellsouth.net](mailto:harryjohnson11@bellsouth.net)

### Bernadette Carr-Mcafee

**Stucco Inspections and Repair**  
Phone: 770-232-9062  
E-mail: [info@stuccobond.com](mailto:info@stuccobond.com)  
[www.stuccobond.com](http://www.stuccobond.com)

## Structural Engineers

### Georgia Engineering Associates, Inc

**Robert B. Clein, PE**  
P.O. Box 720272  
Atlanta, GA 30358  
Office: 770-232-7580  
Cell: 404-314-1865  
Fax: 404-250-1592  
Email: [gaeng@mindspring.com](mailto:gaeng@mindspring.com)  
[www.gaengassoc.com](http://www.gaengassoc.com)





## Closing 101

### Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

### Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

#### ***Delivery of the buyers funds***

This is the check or wire funds provided by your lender in the amount of the loan.

#### ***Delivery of the deed***

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



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## List of Preferred Closing Attorneys

### **Campbell & Brannon LLC** **Attorney Susanne Logan**

Perimeter Office:  
One Lakeside Commons  
990 Hammond Drive, Suite 800  
Atlanta, GA 30328  
Phone: (770) 396-8535 Fax: (770) 396-8617

### **Buckhead Office:**

One Buckhead Plaza  
3060 Peachtree Road  
Suite 1735  
Atlanta, GA 30305  
Phone: (404) 504-8700 Fax: (404) 504-8710  
E-mail: [slogan@campbellandbrannon.com](mailto:slogan@campbellandbrannon.com)  
Website: [www.campbellandbrannon.com](http://www.campbellandbrannon.com)

### **Morris Hardwick Schneider**

**Attorney Linda Krebs**  
1867 Independence Square Suite 105  
Dunwoody, GA 30338  
Phone: (770) 392-0500  
Fax: (770) 392-0479

### **The Law Offices of Sam Maguire, Jr. PC**

4840 Roswell RD NE  
Suite E400  
Atlanta, GA 30342  
Fax: (404) 978-1605  
Phone: (404) 257-8885  
E-mail: [sam@sammaquire.com](mailto:sam@sammaquire.com)  
Website: [www.sammaquire.com](http://www.sammaquire.com)

### **James K. Creasy**

**Two Ravinia Drive**  
Suite 650  
Atlanta, GA 30346  
Phone: (770) 394-3127

### **Ron Kite**

**Fryer Law Firm**  
70 Lenox Pointe  
Atlanta, GA 30342  
Phone: (404) 240-0007  
Fax: (404) 848-9595  
E-mail: [ron@fryerclosings.com](mailto:ron@fryerclosings.com)  
[www.fryerclosings.com](http://www.fryerclosings.com)

### **Neel & Robinson**

Attorney Leigh Clack  
Office Located in Keller Williams Realty Peachtree Rd.  
804 Town Blvd, Suite A2040  
Atlanta, GA 30319  
Phone (404) 459-9600  
Email: [leigh.clack@neelandrobinson.com](mailto:leigh.clack@neelandrobinson.com)  
[www.neelandrobinson.com](http://www.neelandrobinson.com)



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## *List of Preferred Insurance Companies*

### **Allstate Insurance Company**

#### **Brian R. Block (Agent)**

Brookhaven Insurance Group  
3925 Peachtree Road NE  
Suite 150  
Atlanta, GA 30319  
Phone: (404) 842-0399 FAX: (404)842-0484  
Cell: (678) 758-0420  
Email: [brianblock@allstate.com](mailto:brianblock@allstate.com)  
Website: [www.allstate.com/brianblock](http://www.allstate.com/brianblock)

### **State Farm Insurance**

#### **Ed Wylie, Jr. (Agent)**

1030 Old Peachtree Road  
Suite 102  
Lawrenceville, GA 30043  
Phone: (770) 263-0233 FAX: (770) 263-0235  
[www.statefarm.com](http://www.statefarm.com)

### **Simple Risk Solutions**

#### **Richard Ferguson (Broker)**

2100 Roswell Road  
Suite 3208  
Marietta, GA 30062  
Phone: (770) 579-6970 FAX: (866) 487-0605  
Cell: (770) 579-6970  
Email: [Richard@srsbrokers.com](mailto:Richard@srsbrokers.com)  
[www.srsbrokers.com](http://www.srsbrokers.com)



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## List of Preferred Home Security Companies

### ADT

Phone: (877) 896-0561

[www.securitychoice.com](http://www.securitychoice.com)

### Ackerman Security Systems

Phone: (770) 552-1111

[www.ackermansecurity.com](http://www.ackermansecurity.com)

### EMC Security

Phone: (770) 963-0305

[www.emcsecurity.com](http://www.emcsecurity.com)

## List of Preferred Moving Companies



### Atlanta Peach Movers

Phone: (770) 447-5121

[www.atlpeachmovers.com](http://www.atlpeachmovers.com)

**GRAEBEL**. Peace of Mind. Worldwide. <sup>SM</sup>

### Graebel Atlanta Movers

Phone: (678) 427-1608

[www.graebelmoving.com](http://www.graebelmoving.com)



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## *Frequently Asked Questions*

### ***How will you tell me about the newest homes available?***

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

### ***Will you inform me of homes from all real estate companies or only Keller Williams Realty?***

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

### ***Can you help me find new construction homes?***

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

### ***How does for sale by owner (FSBO) work?***

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

### ***Can we go back through our property again once an offer is made, but before possession?***

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

### ***Once my offer is accepted, what should I do?***

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

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## Moving Checklist

New Telephone Number: \_\_\_\_\_

New Address: \_\_\_\_\_

Before you move, you should contact the following companies and service providers:

### Utilities:

- \_\_\_\_\_ Electric
- \_\_\_\_\_ Telephone
- \_\_\_\_\_ Water
- \_\_\_\_\_ Cable
- \_\_\_\_\_ Gas

### Professional Services:

- \_\_\_\_\_ Broker
- \_\_\_\_\_ Accountant
- \_\_\_\_\_ Doctor
- \_\_\_\_\_ Dentist
- \_\_\_\_\_ Lawyer

### Government:

- \_\_\_\_\_ Internal Revenue Service
- \_\_\_\_\_ Post Office
- \_\_\_\_\_ Schools
- \_\_\_\_\_ State Licensing
- \_\_\_\_\_ Library
- \_\_\_\_\_ Veterans Administration

### Clubs:

- \_\_\_\_\_ Health and Fitness
- \_\_\_\_\_ Country Club

### Insurance Companies:

- \_\_\_\_\_ Accidental
- \_\_\_\_\_ Auto
- \_\_\_\_\_ Health
- \_\_\_\_\_ Home
- \_\_\_\_\_ Life
- \_\_\_\_\_ Renters

### Business Accounts:

- \_\_\_\_\_ Banks
- \_\_\_\_\_ Cellular Phones
- \_\_\_\_\_ Department Stores
- \_\_\_\_\_ Finance Companies/Credit Cards

### Subscriptions:

- \_\_\_\_\_ Magazines
- \_\_\_\_\_ Newspapers

### Miscellaneous:

- \_\_\_\_\_ Business Associates
- \_\_\_\_\_ House of Worship
- \_\_\_\_\_ Drugstore
- \_\_\_\_\_ Dry Cleaner
- \_\_\_\_\_ Hairstylist



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### *What My Clients Say...*

"It has been a wonderful experience working with the Debbie Leonard Group. Her team is professional, helpful and kind. We looked at many other agents in the area and are glad we choose Debbie and her team to help us with the purchase of our Dream Home!"

**Jena & John Griffin**

Atlanta

"We found our house as it was nearing completion by Home South Communities and working with Debbie Leonard-Mayer and the builders we were able to put our own finishing touches on our new home. Everyone was extremely helpful and professional throughout the construction progression and closing enabling the home buying process to be simple and efficient. We sincerely appreciate the efforts on everyone's part during our course and would recommend Home South and Debbie to anyone."

**Carl & Laurie Scaffidi**

Atlanta

"Our new home on Ashwoody Trail looks great and we're thrilled. It's been the most wonderful experience dealing with the entire "Home South Team" from Debbie, Matt and Meg. We would highly recommend all of you to our friends and family. You've made it so stress free and easy. We love our new Home!!!"

**Erinn Goldman**

Atlanta

"We met Debbie and her team while considering the purchase of our new home. She made a positive impression on us early so we were very comfortable with her also representing us with the sell of our existing home. In a tough market, we knew that we needed someone that was a 'go getter'. Debbie and her team have been a great fit. We knew that her work ethics, passion, energy, and knowledge of the industry and trends would be needed in order for us to move our existing home. We were pleasantly surprised with the other intangibles that Debbie brought to the table...such as, staging recommendations on our existing home; investing in marketing our property and quickly adjusting based on tool and site results; and her ability to tap into an extended network of colleagues that could assist with 'refreshing' our existing home. With the purchase of our new home, Debbie was really engaged throughout the build and purchase process. She often shared her thoughts and insight on taste, trends, and future resell value. We really enjoyed working with Debbie and her team and would definitely recommend that you consider them if you are looking to purchase or sell of your home."

**Troy Meyers & Tommy Worrill**

Atlanta

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