

***Relocation Guide***  
***North Atlanta Georgia***



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# YOUR INFORMATION

## BUYER #1

Legal Name: \_\_\_\_\_  
Nickname: \_\_\_\_\_  
Birth Date: \_\_\_\_\_  
Home Phone: \_\_\_\_\_  
Home Fax: \_\_\_\_\_  
Office Phone: \_\_\_\_\_  
Office Fax: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
Current Address: \_\_\_\_\_

## BUYER #2

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Hobbies/Interests: \_\_\_\_\_

Children's Names: \_\_\_\_\_

Children's Hobbies/Interests: \_\_\_\_\_

Pet Names/Types: \_\_\_\_\_

Lender Name & Contact Info: \_\_\_\_\_

Financing Type (Conventional, FHA, or VA) & Down Payment Amount: \_\_\_\_\_

## GENERAL INFO ABOUT YOUR IDEAL HOME:

Timeframe for move: \_\_\_\_\_

Preferred area/location: \_\_\_\_\_

Type of Property: (House, Townhouse, Condo [Garden, Mid- or High-Rise]): \_\_\_\_\_

Price Range: \_\_\_\_\_

Minimum # Bedrooms: \_\_\_\_\_ Minimum # Baths: Full: \_\_\_\_\_ Half: \_\_\_\_\_

Must Haves: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Schools: \_\_\_\_\_

\_\_\_\_\_

**\*\*\*Please return this page to the Mary Ellen Vanaken Team\*\*\***



# ABOUT THE Mary Ellen Vanaken Team

Retaining the services of The Mary Ellen Vanaken Team of North Atlanta entitles you to a network of professional individuals that are committed to helping you. Whether your goal is to buy a dream home in North Atlanta, Invest in North Atlanta Real Estate, or SELL your property in North Atlanta. The Mary Ellen Vanaken Team is a team with one common purpose – to get to the closing table.

Here are the benefits to you when deciding to work with The Mary Ellen Vanaken Team.

Mary Ellen Vanaken, Team Owner, is a seasoned professional in both Real Estate and Business. Mary Ellen has an outgoing personality and is known to be aggressive in marketing real estate. With her background in accounting and finance, her goal is to help you find the best value your money can buy.

Administrative Staff – The Mary Ellen Vanaken Team does not allow its skilled sales staff to be busy with administrative tasks. We understand that an outstanding Real Estate Agent may not be an outstanding administrator, so we allow each to do what they do best. This benefits you by freeing up your agent to specialize in negotiations and your admin to dot the I's and cross the T's during the transaction.

Your Agent – The Mary Ellen Vanaken Team is comprised of niches (real estate areas), training, certifications, conferences. On the job experience is required for our agents who specialize in these areas:

- Luxury Homes of North Atlanta
- Relocation
- Homes For Heroes
- Builder Trade In North Atlanta
- Neighborhood Specialists In:
  - o Alpharetta, Roswell, Milton, Cumming, Johns Creek and more

The Mary Ellen Vanaken Team believes that a home is not a home because of its room dimensions or the color of the walls. It is about how you feel when you walk through the front door and the way you can instantly envision your life unfolding there. This is about more than real estate. It is about your life and your dreams.

Mary Ellen Vanaken and her team utilize the latest technologies, market research and business strategies to exceed your expectations. More importantly, we listen and that means we find solutions that are tailored to you. If you are looking for a real estate team who will work hard for you to sell your home or locate your new home, contact The Mary Ellen Vanaken Team.



# Meet the Mary Ellen Vanaken Team



**Mary Ellen Vanaken, Real Estate Agent / Team Leader** - Mary Ellen was born and raised in Long Island, New York. After graduating from college, she worked on Wall Street for JP Morgan in New York City. For the past 20 years, she has been living in Alpharetta, Georgia with her husband and daughter. International travel and business are her passions and she loves to go to as many different countries of the world as possible and to indulge in the culture. Mary Ellen has an outgoing personality and is known to be aggressive in marketing real estate. Her goal is to make YOU happy and she knows that buying and selling houses can be very stressful.

Her job is to make it as stress-free as possible. With her background in accounting and finance, she will be able to help you find the best value your money can buy.

[mary@mevhomes.com](mailto:mary@mevhomes.com).



**Susan Jennings, Buyers Agent** - Susan has an extensive commercial banking background including commercial real estate lending and loan review. For over 18 years she was President of SpeedWorks, Inc where she had a strong track record of delivering superior value and quality client service to banks in the middle market sector. Susan is also a home staging expert. With a degree in Textiles and Design from the University of Delaware, a certificate in Interior Design from Temple University, and a MBA from Villanova University, she enhances the home selling experience for clients. She started her own full service design business focusing on space

planning, color expertise, as well as fabric and accessory selection. Susan Jennings will assist you in staging your home to sell for the most money in the least amount of time!

[susan@mevhomes.com](mailto:susan@mevhomes.com).



**Nina Sins, Buyers Agent** – Nina is a graduate of University of Georgia's Terry College of Business in Marketing. She began her career in sales and marketing with years of experience with local and national accounts in News Corporation's Free Standing Insert/Print division. She has settled for the last 20 years on the outskirts of Milton, Georgia with her husband and large family. Deeply involved in the community she volunteered for many organizations including PTA, Girl Scouts, Food Pantries, Hispanic Outreach and also in her church at VBS and as a teacher. In

recent years she has worked for an international company as a motivational speaker helping people reach their personal goals in a timely manner focusing on personalized customer care. She will use her high energy, outgoing personality and goal focusing skills to not only find exactly what you want in your next home but bring you all the way through a smooth closing and move in! [nina@mevhomes.com](mailto:nina@mevhomes.com).







**Anne Hamilton, Executive Assistant** - Anne is a graduate of Waterbury State Technical College, and Quinnipiac University. She has over twenty years experience in operational management including database systems and special event planning. Mrs. Hamilton's responsibilities include providing day-to-day operational assistance as well as overseeing all office administrative duties. [anne@mevhomes.com](mailto:anne@mevhomes.com).



**Claire Wilson, Marketing Coordinator** - Claire has an extensive background as a public relations professional. A graduate in Public Relations from Auburn University, she has over twenty-five years of experience in both administrative and management roles. Her primary focus is in fundraising, sales, marketing, and special event planning. Mrs. Wilson's career expertise began with organizations such as Post Properties of Atlanta, the World Trade Center Association of Atlanta, and HomeBanc Mortgage Company. For over ten years, she worked for a private independent school in Georgia where as the Director of Development Mrs. Wilson provided strategic vision and leadership for the school's fundraising office. [claire@mevhomes.com](mailto:claire@mevhomes.com).

# ABOUT Mary Ellen

## EXPERIENCE & EXPERTISE

Realtor since 2004

Team Leader

Her professional associations and certifications include:

Atlanta Board of Realtors

Leadership Council for Keller Williams Realty

CIPS (Certified International Property Specialist)

CFIS (Certified Foreign Investor Specialist)

KWGPS (Keller Williams Realty Global Property Specialist)

CLHMS (Certified Luxury Home Marketing Specialist)

SFR (Short Sale and Foreclosure Specialist)

e-Pro Certified

## EDUCATION

BA, Accounting & Finance, New York Institute of Technology

## PREVIOUS WORK EXPERIENCE

JP Morgan – Mergers and Acquisitions



# CLIENT TESTIMONIALS

Mary Ellen is a phenomenal realtor who is very attentive to the needs of her clients needs. I recommend her for anyone looking for a top notch professional to work with.

**Bonnie**

Mary Ellen is one of THE BEST real estate consultants that in over 25 years of practice I have ever had the privilege to work with. Mary Ellen's attention and service to her clients is unparalleled. **Mark**

Mary Ellen is very knowledgeable about the real estate market and assists people in every aspect of their house investment. She brings so much to her clients. **Arden**

Mary Ellen is very personable and business oriented. I would be very comfortable recommending her to any of my family, friends and business associates. Mary Ellen pays special attention to detail and offers awesome customer service. **Kelly**

Mary Ellen is a thorough professional and advocates for her clients. She goes the extra mile to have her clients be fully informed and educated about their situation. She works so hard for each individual client. If information, education and top customer service is what you are looking for then you need to see Mary Ellen Vanaken. **Joan**

Connecting with your customers is a key to satisfied clients. I got to see firsthand Mary Ellen's care and concern for her clients. If you need a realtor, you can't go wrong with her. **Brodie**

I first hired Mary Ellen to find an investment property on very short notice. The market was crashing and although Mary Ellen had worked tirelessly with the foreclosing bank and had a commission on the line, she supported a decision to wait for a better deal. That is integrity. Mary Ellen continues to update me on options and market conditions. She is on the client's side first which is very impressive in today's world. **Joe**

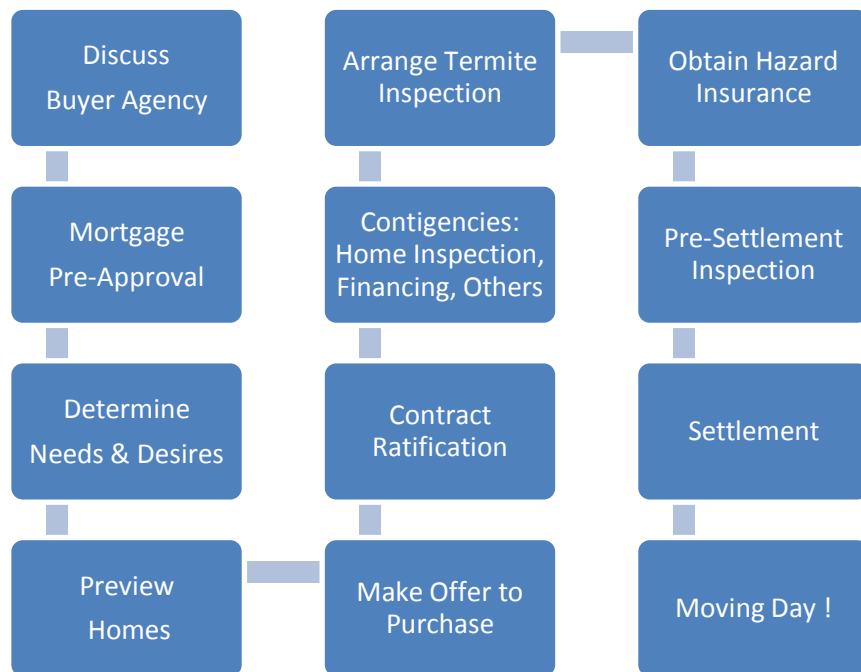
Mary Ellen firmly believes in providing a full-service solution to her clients. She invests time consulting with home buyers and sellers and providing informational seminars to help fully educate them about today's rapidly changing market so that they are able to make the best decision for their family. **Michelle**

Mary Ellen is a consummate professional. In this day of lackluster customer service, she is committed to helping her clients in any way possible. Few real estate agents really consult with their clients regarding their wants and needs, but Mary Ellen wants to insure her clients know every detail of the transaction. You can be sure that dealing with her will be an experience that will enhance your real estate process. Whether buying or selling, she is the one who will go the extra mile in fulfilling your needs. **Gail**



# THE HOME-BUYING PROCESS

Buying a home is more than just finding a house you like and submitting an offer. Looking at homes and writing a contract is just the beginning. As the Mary Ellen Vanaken Team, we pride ourselves on the high level of service we provide. We will guide you through the entire process, oversee the details, and get you into the home of your dreams.



# TAKING THE STRESS OUT OF HOME BUYING

Buying a home should be fun, not stressful. As you look for your dream home, use these tips for making the process as peaceful as possible.

1. Find a real estate agent with whom you connect. Buying a home is a big financial commitment, and also an emotional one. It's critical that the REALTOR® you chose is both highly skilled and a good fit with your personality.
2. Remember, there's no "right" time to buy, just as there's no perfect time to sell. If you find a home now, don't try to second-guess interest rates or the housing market by waiting longer — you risk losing out on the home of your dreams. The housing market usually doesn't change fast enough to make much difference in price, and a good home won't stay on the market long.
3. Don't ask for too many opinions. It's natural to want reassurance for such a big decision, but too many ideas from too many people will make it harder to make a decision. Focus on the wants and needs of your immediate family — the people who will be living in the home.
4. Accept that no house is perfect. If it's in the right location, the yard may be smaller than you had hoped. The kitchen may be perfect, but the roof needs repair. Make a list of your top priorities and focus on the things that are most important to you. Let the minor ones go.
5. Don't try to be a killer negotiator. Negotiation is definitely a part of the home-buying process, but trying to "win" by getting an extra-low price or by refusing to budge on your offer may cost you the home you love. Negotiation is give and take.
6. Remember your home doesn't exist in a vacuum. Don't get so caught up in the physical aspects of the house — room size, kitchen, etc. — that you forget about important issues, such as noise level, location to amenities, and other aspects that have an impact on your quality of life.
7. Plan ahead. Don't wait until you've found a home and made an offer to get approved for a mortgage, investigate home insurance, and consider a schedule for moving. Presenting an offer contingent on a lot of unresolved issues will make your bid less attractive.
8. Factor in maintenance and repair costs in your post-home-buying budget. Even if you buy a new home, there will be costs. Don't leave yourself short and let your home deteriorate.
9. Accept that a little buyer's remorse is inevitable and will probably pass. Buying a home, especially for the first time, is a big financial commitment. But it also yields big benefits. Don't lose sight of why you wanted to buy a home and what made you fall in love with the property you purchased.
10. Choose a home first because you love it — then think about appreciation. While U.S. homes have appreciated an average of **5.4% annually from 1998 to 2002**, a home's most important role is to serve as a comfortable, safe place to live.



# FINANCING & MORTGAGES

## PRE-QUALIFICATION & PRE-APPROVAL

Many buyers apply for a loan and obtain approval *before* they find the home they want to buy. Why?

Pre-qualifying will help you in the following ways:

- Generally, interest rates are locked in for a set period of time.
- You will know in advance exactly what your payments will be on offers you choose to make.
- You won't waste time considering homes you cannot afford.

Pre-approval will help you in the following ways:

- A seller may choose to make concessions if they know that your financing is secured. You are like a cash buyer, and this may make your offer more competitive.
- You can select the best loan package without being under pressure.

### HOW MUCH HOME CAN YOU AFFORD?

There are three key factors to consider:

1. The down payment
2. Your ability to qualify for a mortgage
3. The closing costs associated with your transaction

### DOWN PAYMENT REQUIREMENTS:

Most loans require a down payment of 3.5% to 5.0% depending on the type and terms of the loan. If you are able to come up with a 20% to 25% down payment, you may be eligible to take advantage of special fast-track programs and possibly eliminate mortgage insurance.

### CLOSING COSTS:

You will be required to pay fees for loan processing and other closing costs. These fees must be paid in full at the final settlement, unless you are able to include them in your financing. Typically, total closing costs will range from 2% to 5% of your mortgage loan.

### QUALIFYING FOR THE MORTGAGE:

Most lenders require that your monthly payment range from 25% to 28% of your gross monthly income. Your mortgage payment to the lender includes the following items:

- The principal on the loan (P)
- Property taxes (T)
- The interest on the loan (I)
- Homeowner's insurance (I)

Your total monthly PITI and all debts (from installments to revolving charge accounts) should range from 33% to 38% of your gross monthly income.

These key factors determine your ability to secure a home loan:

- Credit Report
- Income
- Assets
- Property Value



# FINANCING & MORTGAGES

## THE MORTGAGE PROCESS

### 1. FINANCIAL PRE-QUALIFICATION OR PRE-APPROVAL

- Application & interview
- Buyer provides pertinent documentation, including verification of employment
- Credit report is requested
- Appraisal scheduled for current home owned, if any

### \* HOME SEARCH PROCESS OCCURS\*

### 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 company

### 4. TITLE COMPANY

- Title exam, insurance, and title survey conducted
- Borrowers come in for final signatures (or at settlement)

### 5. FUNDING

- Lender reviews the loan package
- Funds are transferred by wire

#### THE 10 COMMANDMENTS WHEN APPLYING FOR A MORTGAGE

1. Thou shalt not change jobs, become self-employed, or quit your job.
2. Thou shalt not buy a car, truck, or van (or you may be living in it)!
3. Thou shalt not use charge cards excessively or let your accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without first checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.



# FINANCING & MORTGAGES

## LENDER CHECKLISTS

### WHAT YOU NEED FOR A MORTGAGE

- W-2 forms — or business tax return forms if you're self-employed — for the last two or three years for every person signing the loan
- Copies of at least one pay stub for each person signing the loan
- Account numbers for all of your credit cards and the amounts for any outstanding balances
- Copies of two to four months of bank or credit union statements for both checking and savings accounts
- Lender, loan number, and amount owed on other installment loans, such as student loans and car loans
- Addresses where you've lived for the last five to seven years, with names of landlords, if applicable.
- Copies of brokerage account statements for two to four months, as well as a list of any other major assets of value, such as a boat, RV, or stocks and/or bonds not held in a brokerage account
- Copies of your most recent 401(k) or other retirement account statement
- Documentation to verify additional income, such as child support or a pension
- Copies of personal tax forms for the last two to three years

### 10 QUESTIONS TO ASK A LENDER

1. What are the most popular mortgages you offer? Why are they so popular?
2. Which type of mortgage plan do you think would be best for me? Why?
3. Are your rates, terms, fees, and closing costs negotiable?
4. Will I have to buy private mortgage insurance? If so, how much will it cost, and how long will it be required?
5. Who will service the loan — your bank or another company?
6. What escrow requirements do you have?
7. How long will this loan be in a lock-in period? Will I be able to obtain a lower rate if it drops during this period?
8. How long will the loan approval process take?
9. How long will it take to close the loan?
10. Are there any charges or penalties for prepaying the loan?





# FINANCING & MORTGAGES

## CREDIT SCORES

### FIVE FACTORS THAT AFFECT YOUR CREDIT SCORE

1. **YOUR PAYMENT HISTORY:** Did you pay your credit card obligations on time? If they were late, then how late? Bankruptcy filing, liens, and collection activity also impact your history.
2. **HOW MUCH YOU OWE:** If you owe a great deal of money on numerous accounts, it can indicate that you are overextended. However, it's a good thing if you have a good proportion of balances to total credit limits.
3. **THE LENGTH OF YOUR CREDIT HISTORY:** In general, the longer you have had accounts opened, the better. The average consumer's oldest obligation is 14 years old, indicating that he or she has been managing credit for some time, according to Fair Isaac Corp., and only one in 20 consumers has a credit history shorter than two years.
4. **HOW MUCH NEW CREDIT YOU HAVE:** New credit — either installment payments or new credit cards — are considered more risky, even if you pay them promptly.
5. **THE TYPES OF CREDIT YOU USE:** Generally, it's desirable to have more than one type of credit — installment loans, credit cards, and a mortgage, for example.

*For more on evaluating and understanding your credit score, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).*

### WHAT YOU CAN DO TO IMPROVE YOUR CREDIT

1. Check for and correct any errors in your credit report. Mistakes happen, and you could be paying for someone else's poor financial management.
2. Pay down credit card bills. If possible, pay off the entire balance every month. Transferring credit card debt from one card to another could lower your score.
3. Don't charge your credit cards to the maximum limit.
4. Wait 12 months after credit difficulties to apply for a mortgage. You're penalized less for problems after a year.
5. Don't order items for your new home on credit — such as appliances and furniture — until after the loan is approved.
6. Don't open new credit card accounts before applying for a mortgage. Too much available credit can lower your score.
7. Shop for mortgage rates all at once. Too many credit applications can lower your score, but multiple inquiries from the same type of lender are counted as one inquiry if submitted over a short period of time.
8. Avoid finance companies. Even if you pay the loan on time, the interest is high and it will probably be considered a sign of poor credit management.



# FINANCING & MORTGAGES

## COMMON CLOSING COSTS

You'll likely be responsible for a variety of fees and expenses that you and the seller will have to pay at the time of closing. Your lender must provide a good-faith estimate of all settlement costs. In our area, a good rule of thumb for estimating closing costs is from 2% to 3% of the purchase price.

The title company conducting the closing will tell you the required amount for:

- Down payment
- Loan origination
- Points, or loan discount fees, which you pay to receive a lower interest rate
- Appraisal
- Credit report
- Private mortgage insurance premium
- Insurance escrow for homeowner's insurance, if being paid as part of the mortgage
- Property tax escrow, if being paid as part of the mortgage. Lenders keep funds for taxes and insurance in escrow accounts as they are paid with the mortgage, then pay the insurance or taxes for you.
- Deed recording
- Title insurance policy premiums
- Land survey
- Notary fees
- Prorations for your share of costs, such as condo fees and property taxes

**A NOTE ABOUT PRORATIONS:** Because such costs are usually paid on either a monthly or yearly basis, you might have to pay a bill for "services" used by the sellers before they moved. Proration is a way for the sellers to pay you back or for you to pay them for bills they may have paid in advance. For example, property taxes are often paid in arrears. But assume you buy the home on the 3rd month of the six-month property tax period. You would owe the County for only the days from the 3rd through the 6th month. The seller would owe for the first three months. The property tax bill would be prorated for the number of days in the period, and then each person would be responsible for the days of his or her ownership. The seller would pay you at closing for their share which you would pay when the bill arrives.



# THE HOME SEARCH

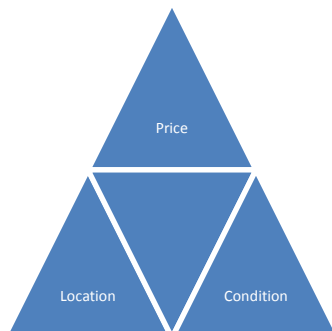
## “MUST HAVE” vs. “NICE TO HAVE”

### Must Haves

<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input type="checkbox"/>	_____

### Nice To Have

_____
_____
_____
_____
_____
_____
_____



Remember that every buyer needs to be prepared to make trade-offs. It's important to have a firm price range so that you can discuss the trade-offs between condition and location with your agent.

# THE HOME SEARCH

## THE SEARCH PROCESS

Now that you have your price range and your "Must Haves", you need to get familiar with what's out there...

- **GO TO OPEN HOUSES**
- **DO DRIVE-BYS / SCOUT THE NEIGHBORHOODS:** It is important that you scout the neighborhood in person. You live in more than your house.
  - Talk to people who live there.
  - Drive through the entire area at different times of the day, during the week, and on weekends.
  - Look carefully at how well the other homes in the area are being maintained. Are they painted? Are the yards well cared for? Are parked cars in good condition?
- **CONSIDER NEIGHBORHOOD FACTORS**
  - Look for things like access to major thoroughfares, highways, and shopping.
  - Listen for noise created by commerce, roads, railways, public areas, schools, etc.
  - Smell the air for adjacent commerce or agriculture.
  - Check with local civic, police, fire, and school officials to find information about the area.
  - Research things like soil and water.
  - Look at traffic patterns around the area during different times of the day and drive from the area to work.
  - Is the neighborhood near parks, churches, recreation centers, shopping, theaters, restaurants, public transportation, schools, etc.?
  - Does the neighborhood belong to a Homeowner's Association?
- **GO ON HOME TOURS WITH AGENT**
- **RESEARCH SCHOOLS & CRIME**

### DO NOT:

- Call the listing agent
- Contact a For-Sale-By-Owner (FSBO) directly
- Visit a new construction sales office without consulting your agent



# THE HOME SEARCH

## FREQUENTLY ASKED QUESTIONS

### **WILL YOU INFORM ME OF HOMES FROM ALL REAL ESTATE COMPANIES OR ONLY KELLER WILLIAMS REALTY?**

We will keep you informed of all homes, which are available on any large brokerage website, including our own.

### **DO I CALL YOU OR THE LISTING AGENT IF I WANT TO SEE A HOME IN PERSON?**

Call us! You should never call the listing agent if you are represented by your own buyer agent, as it may create complications down the line.

### **CAN YOU HELP ME FIND NEW CONSTRUCTION HOMES?**

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we 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 us 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.

### **ARE THERE OTHER LISTINGS NOT IN THE MLS OR A WAY TO SEE WHICH HOMES ARE COMING ON THE MARKET SOON?**

New homes come on the market every day (more often later in the week), but there is no central source of "coming soon" homes. However, we are in touch with dozens of agents on a regular basis and can sometimes learn of homes before they come on the market.

### **HOW LONG WILL IT TAKE? HOW MANY HOMES WILL I SEE?**

It depends how flexible you are, how much preparation you do, and how focused you are in the search. We find it takes most buyers about a month to find the home they want. For most buyers, that means looking at 10 to 20 homes, not including open houses.



# SHORT SALES

## WHY SHORT SALES DON'T CLOSE

Most buyers know by now that a very low percentage of short sales close. And we don't mean that buyers need to wait a long time (though they do) — we mean they NEVER close. What are some of the reasons why? And what happens to them?

First, what is a short sale? A short sale is a "pre-foreclosure" sale by the seller wherein he is "short" on his payoff to the bank on the loan. Therefore the bank needs to sign off on any contract before it goes to settlement. The seller walks away with nothing, while the bank takes a loss. Sellers often list homes for a very low price because they simply don't care — the bank is the one taking the loss, and the seller just needs an offer. Once an offer is in, the seller sends it to the bank for approval, a process which could take many months.

Short sales are often frustrating for buyers because they have such a low closing ratio. Just because a home is listed as a short sale does not mean the bank has approved the price. The bank may not even know the homeowner is trying to sell!

So why do short sales not close? We can bucket the issues into two categories: Buyer "Problems" and Seller/Bank "Problems." I combine Seller and Bank into the same bucket because it's really not up to the seller by the time it reaches short sale status — the bank is the one taking the loss, and so the bank is the one that has to sign off.

A bank may not approve an offer on a short sale for several reasons:

- **OFFER TOO LOW:** The most obvious reason is that the offer price is too low. The bank had no input on setting the price, nor any input on price reductions. The seller is indifferent as to the offer price — after all, they are lucky to be getting out of the house at all, and they are not going to be walking away with a dime. This is why you often see homes listed at a ridiculously low price versus similar homes nearby. The seller just needs an offer to get the process started.
- **SECOND (OR THIRD) TRUSTS:** Closely related to the "Offer Too Low" category is that the second trust may not sign off on the amount they are receiving (if any). It's quite common for sellers to have more than one mortgage or home equity line of credit on the property, and 2nd and 3rd trust holders receive very little, if anything, in short sales. Sometimes they refuse to sign off because they simply have no incentive to do so.
- **SELLER DOESN'T QUALIFY:** Sometimes a seller simply has too many other assets for a bank to approve a short sale. If the seller has money in their accounts, the bank is going to want that money. Similarly, a seller has to show a hardship — they can't simply say it's a short sale because they're underwater and don't want to pay anymore. And don't be naive on this...sellers don't volunteer this information to the bank at the beginning of the process — they typically wait until they have an offer and hope that the bank will somehow not ask to see evidence of their other assets.



# SHORT SALES

## WHY SHORT SALES DON'T CLOSE (CONT.)

- **WHY SELL WHEN YOU CAN LIVE FOR FREE?:** Commonly a homeowner will stop making mortgage payments once they realize they are in a short sale situation. Though the homeowner gets the usual form letters and phone calls threatening them with eviction, the fact is that they are living for free during that period of time. Some accept the foreclosure as inevitable and simply live there for free as long as they can...completely unmotivated to accept an offer because once an offer is approved, they have to move and start paying somewhere else. They only have to show the bank that they are "trying" to sell the home.
- **FORECLOSURE TRUMPS SHORT SALE:** If the bank is pursuing foreclosure, then it's a race against the clock. The two departments often don't coordinate. Even if they do, often times a bank will decide that it's more economical to foreclose than accept too low a payoff.
- **UNEXPECTED CONSEQUENCES:** These next two fall into the "I-didn't-realize-if-I-did-a-short-sale-that-would-happen" category.
  - **DEFICIENCY JUDGMENTS:** Most sellers don't realize that even though the bank accepts a loss, the seller is still technically liable for that amount, and the bank reserves the right to pursue that amount later. (This is also true of foreclosures.) It does not get wiped out as in a bankruptcy. While it's uncertain whether banks actually will pursue these individual homeowners, the risk remains, and sellers may get cold feet at the last minute, scuttling the sale.
  - **TAX EFFECTS:** Sellers also may not realize that they will receive a 1099 for the amount of their debt forgiveness, creating potentially taxable income. There are several ways a seller can be exempt from this, but it's critical to consult a tax adviser. If during the course of the transaction they realize this and have doubts, they could refuse to go forward.

As if those reasons didn't provide enough hurdles, even if the seller and bank stars align, the buyer might be the one to torpedo the transaction:

- **HOME INSPECTION:** Frequently the home inspection is not conducted until after the bank gives its approval of the transaction (and why not...smart buyers don't want to risk their money on a transaction that has a small chance of closing). But what if there are problems in the inspection? Short selling sellers rarely have enough money for any significant repairs, and the bank is not going to agree to a lower amount after it took months to get a sign off on the original.
- **APPRAISAL PROBLEMS:** This cuts both ways — a low appraisal will trigger a buyer to want to renegotiate, but a high appraisal will trigger a bank rejection of the offer as a "below-market" price.
- **BANK TAKES TOO LONG:** As noted above, the process can often take many months (count on at least three, and up to a year or even more). Buyers often get frustrated and back out while waiting for a response. There are also buyers who will put in offers on many different properties hoping that something will hit, and whichever one answers first is the one they pursue. Often you'll see in the remarks field "already approved at this price," which means the bank finally did get around to approving a contract, but the buyer had walked away by that time, leaving the seller with an approval letter, but no buyer.



# CONTRACT TO CLOSE

## WRITING THE OFFER

Once you've found a property you like, we will meet (usually at the Keller Williams office) to discuss a Comparable Market Analysis to help you determine the amount you wish to offer, along with other decisions. It typically takes about two hours. Negotiations with the other side usually take anywhere from two days to a week. Typically we have our first response from the seller within 48 hours. At the time of writing the offer you will need your pre-approval letter from a lender (but you do NOT need to have finalized your choice of lender at this point), as well as your checkbook to write out your earnest money deposit.

### KEY DECISIONS YOU WILL NEED TO MAKE WHEN WRITING AN OFFER:

- **PRICE / SELLER SUBSIDY:** 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 will accept, this often isn't a smart choice because the seller may be insulted and decide not to negotiate at all.
- **DEPOSIT AMOUNT:** When you write an offer you should be prepared to pay an earnest money deposit. This is to guarantee that your intention is to purchase the property. The amount is negotiable.
- **INSPECTIONS:** You may want to have a home inspection, radon inspection, or well and septic inspection if the property is not hooked up to public water and sewer.
- **CONVEYANCES:** Often the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation.
- **SETTLEMENT DATE:** If you can be flexible on the possession date, the seller will be more apt to choose your offers over others.

Typically you will not be present at the offer presentation — we will present it to the listing agent and/or seller. The seller will accept the offer, reject the offer, or counter the offer with changes. By far the most common response is the counter offer. In these cases, my experience and negotiating skills become powerful in representing your best interests. When a counter offer is presented, we will work together to review each specific area of the counter offer, 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.

The step-by-step contract procedure for most single-family home purchases is standard. The purchase agreement used is a standard document approved by our local real estate board. The purchase agreement or contract constitutes your offer to buy and, once accepted by the seller, becomes a valid, legal contract. For this reason, it is important to understand what is written on the contract offer.





# CONTRACT TO CLOSE

## HOME INSPECTIONS & OTHER CONTINGENCIES

Typically there are 30 to 45 days between contract ratification and the closing. During this period we will address our open “contingencies.”

### HOME INSPECTIONS & RADON TESTS

Very shortly after the contract is ratified (usually within two to five days) we will schedule the home inspection during a time you can attend. It will take between two and four hours, depending on the property. If you do not have a home inspector in mind, we are happy to recommend some excellent ones. Turnaround times are critical during this phase — often we have just a day or two to respond in writing to the seller with our requested repairs or response. You pay for inspections at the time of the inspection. You might also request a radon test. You can learn more about radon at <http://www.epa.gov/radon>.

### APPRAISAL PROCESS

Your lender will require an appraisal to ensure the property is of sufficient value to act as collateral for your loan. The bank will schedule this but you will need to pay for it up front.

### CONDO / HOA DOC REVIEW

If you're buying in a condo community or a community with a homeowner's association, you will receive the “resale package,” usually within a week or so of ratification. From the time of receipt, you will have three days to review this package, which contains the association's rules, regulations, budget, and other information. *\*\*\*You can void the contract for any reason within this 3 day review period.\*\*\**

### INSURANCE

You will have seven calendar days following ratification to make sure the property is insurable. You can obtain insurance from any carrier you wish. I usually recommend starting with your auto insurer to see whether you are eligible for any multi-policy discounts. (This is also an excellent time to consider life insurance.)

### TITLE SEARCH

The settlement company will perform a detailed title examination to ensure there are no liens on the property or defects in title that would affect your ownership. If you do not have a settlement company in mind, we can recommend some excellent ones.



# CONTRACT TO CLOSE

## MORE ABOUT HOME INSPECTIONS

If you are purchasing a resale property, we highly recommend that you have a professional home inspector conduct a thorough inspection.

The inspection will include the following:

- Appliances
- Plumbing
- Electrical
- Air Conditioning and Heating
- Ventilation
- Roof and Attic
- Foundation
- General Structure

The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or other professional inspect it as well. Your home cannot "pass" or "fail" an inspection, and your inspector will not tell you whether he or she thinks the home is worth the money you are offering. The inspector's job is to make you aware of repairs that are recommended or necessary.

The seller may be willing to negotiate completion of repairs or offer a credit for completion of repairs, or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for termites or the presence of radon gas.

In choosing a home inspector, consider one that has been certified by a trade association as a qualified and experienced member.

I recommend being present at the inspection. This is to your advantage. You will be able to clearly understand the inspection report, and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most important, you will see the home through the eyes of an objective third party.



# CONTRACT TO CLOSE

## PROPERTY INSURANCE (AKA HAZARD INSURANCE)

### FIVE THINGS TO KNOW ABOUT HOMEOWNER'S INSURANCE

1. **EXCLUSIONS TO COVERAGE:** Most insurance policies do not cover flood or earthquake damage as a standard item. These types of coverage must be bought separately.
2. **DOLLAR LIMITATIONS ON CLAIMS:** Even if you are covered for a risk, there may be a limit on how much the insurer will pay. For example, many policies limit the amount paid for stolen jewelry unless items are insured separately.
3. **REPLACEMENT COST:** If your home is destroyed you'll receive money to replace it only to the maximum of your coverage, so be sure your insurance is sufficient. This means that if your home is insured for \$150,000 and it costs \$180,000 to replace it, you'll only receive \$150,000.
4. **ACTUAL CASH VALUE:** If you chose not to replace your home when it's destroyed, you'll receive replacement cost, less depreciation. This is called actual cash value.
5. **LIABILITY:** Generally your homeowner's insurance covers you for accidents that happen to other people on your property, including medical care, court costs, and awards by the court. However, there is usually an upper limit to the amount of coverage provided. Be sure that it's sufficient if you have significant assets.

### TEN TIPS FOR LOWERING HOME INSURANCE COSTS

1. Review the Comprehensive Loss Underwriting Exchange (CLUE) report on the property you're interested in buying. CLUE reports detail the property's claims history for the most recent five years, which insurers may use to deny coverage. Make the sale contingent on a home inspection to ensure that problems identified in the CLUE report have been repaired.
2. Seek insurance coverage as soon as your offer is approved. You must obtain insurance to buy. And you don't want to be told at closing that the insurer has denied your coverage.
3. Maintain good credit. Insurers often use credit-based insurance scores to determine premiums.
4. Buy your homeowners and auto policies from the same company and you'll usually qualify for savings. But make sure the discount really yields the lowest price.
5. Raise your deductible. If you can afford to pay more toward a loss that occurs, your premiums will be lower. Avoid making claims under \$1,000.
6. Ask about other discounts. For example, retirees who tend to be home more than full-time workers may qualify for a discount on theft insurance. You also may be able to obtain discounts for having smoke detectors, a burglar alarm, or dead-bolt locks.
7. Seek group discounts. If you belong to any groups, such as associations or alumni organizations, they may have deals on insurance coverage.
8. Review your policy limits and the value of your home and possessions annually. Some items depreciate and may not need as much coverage.
9. Investigate a government-backed insurance plan. In some high-risk areas, federal or state government may back plans to lower rates.
10. Be sure you insure your house for the correct amount. Remember, you're covering replacement cost, not market value.



# CONTRACT TO CLOSE

## TITLE INSURANCE & HOME WARRANTIES

### FIVE THINGS TO KNOW ABOUT TITLE INSURANCE

Title insurance protects the holder from any losses sustained from defects in the title. It's required by most mortgage lenders. Here are five other things you should know about title insurance.

1. It protects your ownership right to your home, both from fraudulent claims against your ownership and from mistakes made in earlier sales, such as a mistake in the spelling of a person's name or an inaccurate description of the property.
2. It's a one-time cost usually based on the price of the property.
3. It's usually paid for by the buyer, although this can vary depending on your state and local customs.
4. There are both lender title policies, which protect the lender, and owner title policies, which protect you. The lender will probably require a lender policy.
5. Discounts on premiums are sometimes available if the home has been bought within the last few years since not as much work is required to check the title. Ask the title company if this discount is available.

### WHAT'S A HOME WARRANTY?

A home warranty is a service contract, normally for one year, which helps protect homeowners against the cost of unexpected repairs or replacement on their major systems and appliances that break down due to normal wear and tear. Coverage is for systems and appliances in good working order at the start of the contract. Check your home warranty policy to see which of the following items are covered. Also find out if the policy covers the full replacement cost of an item.

### ITEMS COMMONLY COVERED:

- Plumbing
- Electrical Systems
- Furnace
- Water Heater
- Heating Ducts
- Water Pump
- Dishwasher
- Garbage Disposal
- Stove/Cook Top/Oven
- Microwave
- Refrigerator
- Washer/Dryer
- Swimming Pool (may be optional)



# CONTRACT TO CLOSE

## CLOSING (AKA SETTLEMENT)

Settlement typically occurs at the settlement agent's office and takes about two hours. You will have an opportunity to review the deed, mortgage note, and other loan documents.

- You will be told the amount of money you need to bring to settlement. All payments must be in the form of a cashier's check.
- Bring a photo ID.
- If you or your co-buyer is unavailable, you will need to arrange for a power of attorney.

A "closing" is where we will meet with some or all of the following individuals in order to transfer the property title to you: the Seller, the Seller's agent, a representative from the lending institution, and a representative from the title company. The purchase agreement or contract you signed describes the property, states the purchase price and terms, sets forth the method of payment, and usually names the date and place where the closing or actual transfer of the property title and keys will occur.

If financing the property, your lender will require you to sign a document, usually a promissory note, as evidence that you are personally responsible for repaying the loan. You will also sign a mortgage or deed of trust on the property as security to the lender for the loan. The mortgage or deed of trust gives the lender the right to sell the property if you fail to make the payments. Before you exchange these papers, the property may be surveyed, appraised, or inspected, and the ownership of title will be checked in county and court records.

At closing, you will be required to pay all fees and closing costs in the form of "guaranteed funds" such as a cashier's check. Your agent or settlement agent will notify you of the exact amount at closing.

### **WHAT IS AN ESCROW ACCOUNT?**

An escrow account is a neutral depository held by your lender for funds that will be used to pay expenses incurred by the property, such as taxes, assessments, property insurance, or mortgage insurance premiums which fall due in the future. You will pay one-twelfth of the annual amount of these bills each month with your regular mortgage payment. When the bills fall due, the lender pays them from the special account. At closing, it may be necessary to pay enough into the account to cover these amounts for several months so that funds will be available to pay the bills as they fall due.



# NEXT STEPS

## GETTING STARTED

- ☐ Speak with a lender to determine your price range
- ☐ Setup searches online (any site)
- ☐ Start a list (including MLS numbers) of properties that look interesting
- ☐ Visit open houses, drive by listings, research crime, schools, and neighborhoods
- ☐ Schedule home tours with your agent
- ☐ **Refine criteria and/or price as needed**
- ☐ Continue tours, open houses, drive-bys
- ☐ Identify a home to purchase
- ☐ Meet with your agent to craft offer (two hours); obtain pre-approval letter, write deposit check
- ☐ Negotiate offer → ratify offer
- ☐ Finalize choice of lender, make loan application, and lock rate
- ☐ Manage contingencies & inspections
- ☐ Arrange for utilities & insurance
- ☐ Review final good-faith estimate & get cashier's check
- ☐ Attend settlement ("closing")

# APPENDIX A

## Trusted LENDERS & VENDORS

### APPRAISERS

- DS Murphy 678-636-4813 <http://www.dsmurphy.com>

### FLOORING, CARPET & CARPET CLEANING

- Excel 770-650-5959 <http://www.excelcarpet.com>
- CitruSolution – Greg 770-781-9584 [www.Cintrusolution.net](http://www.Cintrusolution.net)
- Zerorez – 770-242-1313 <http://www.zerorezatlanta.com>
- Sure Clean – John Darlow 770-887-1611 <http://www.manta.com/c/mmp63pt/sureclean>
- Great American Floors – Jason Seltzer 770-399-9110 [www.greatamericanfloors.com](http://www.greatamericanfloors.com)
- Solid Oak, Inc. – Dan Zimmerman – 770-616-3764
- Pete Boyer Hardwoods – Pete Boyer 770-926-9400

### CAKE SPECIALIST

- Blazing Cakes – Erika Remson 404-247-0460

### HANDY MAN

- One Call Home Preservation – Ron Vojdani 404-931-8931 <http://www.onecallhp.com>
- At Home Handyman Service – Brian Lowenthal 678-520-0822  
<http://www.athomehandymanservices.com>

### HEATING & AC SERVICES

- RU Comfort – Roger 770-979-9056 <http://www.manta.com/c/mm3ss2d/ru-comfort>
- 1<sup>st</sup> Choice HVAC – Matt Keable 678-560-1530

### SEPTIC TECHNICIAN

- Rooter Plus – Jason Kirby 770-888-1931 <http://www.rooterplus.com/index>



# APPENDIX A

## Trusted LENDERS & VENDORS (CONT)

### HOME INSPECTORS

- Housemasters – Mark Thompson 770-847-0449 <http://www.housemaster.com>
- Ameri-Spec – Eric Quirk 877-769-5217 <http://www.amerispec.com>

### HOME WARRANTY COMPANIES

- 2-10 Home Warranty – Kelly Lukenda 404-992-2655 <http://www.2-10.com>

### INSURANCE COMPANIES

- Liberty Mutual – Caitlin Stoll 770-633-6479  
<https://www.libertymutual.com/caitlin-stoll>
- State Farm – Jon Jones 770-817-5050  
<https://www.statefarm.com/agent/US/GA/Alpharetta/Jon-Jones-GRJ5F5FKWAK>
- American Family Insurance – Michael Duba 470-385-3499  
<http://insurance-agency.amfam.com/GA/michael-duba/default.aspx?sourceid=agp0001044758>

### INTERIOR DESIGN

- Impressive Design – Cathy Green 770-979-0626

### KITCHEN REMODELING

- The Works – Bette Raburn 770-649-9993  
<http://www.theworkskitchenandbath.com/meet-our-team>
- Bella Custom Kitchens – Rich Centeno 770-395-0060 [www.bellakitchens.net](http://www.bellakitchens.net)

### LANDSCAPING & LAWN CARE

- Environmental Landscaping – Win Smalley 678-641-3661
- Eden Landscape – Linda Lusebrink 770-560-8402
- WLS Landscaping Service – Jim Weisert 770-361-9667





# APPENDIX A

## Trusted LENDERS & VENDORS (CONT)

- J. Miranda Landscaping – Maria 404-993-4681
- Destiny Landscaping – Arturo Monroy 770-436-3345  
[http://www.truckdriver.com/trucking-company-directory/ShowDOTCo.cfm?CENSUS\\_NUM=1155732](http://www.truckdriver.com/trucking-company-directory/ShowDOTCo.cfm?CENSUS_NUM=1155732)

### LOAN OFFICERS

- Fairway Independent Mortgage Corp – Travis NewBerry 770-355-0130  
[www.travisloans.net](http://www.travisloans.net)
- Cornerstone Mortgage – Keith Lewis 678-578-7616
- Shelter Lending Services – Darrell Edquist 404-944-4153; Bob Nolan 404-723-7737  
<https://sheltermortgage-atlanta.sheltermortgage.com/SupportStaff.aspx?SupportStaffID=711&Set=True>

### MOVERS

- Peachtree Movers – [www.peachtreemovers.com](http://www.peachtreemovers.com)

### PAINTERS

- Flawless Painting – Ben Slaughter 770-344-9222  
<http://www.flawlesspainting.com>

### PAINTING/CARPENTRY/GUTTERS/PRESSURE WASHING

- Casey's Painting – Brad 678-445-9661

### PLUMBERS

- H & H Plumbing – Lonnie Hamrick 770-475-3098 <http://hhplumbing.com>
- Watson Plumbing – Tom Watson 770-354-7050

### POOL CONSTRUCTION & MAINTENANCE

- Artistic Pools – Dean Stewart 770-231-3271 <http://www.artisticpools.com>
- Home Pools & Spa – Marshall Phillips 770-735-7665 [www.homepools.com](http://www.homepools.com)
- Swim Tech – Michael 678-665-9748



# APPENDIX A

## Trusted LENDERS & VENDORS (CONT)

### SETTLEMENT/TITLE COMPANIES/CLOSING ATTORNEY

- O'Kelley & Sorohan – Annie Thai - 770-740-7550  
<http://www.okelleyandsorohan.com/Home.html>
- DB Law Group - David Cox – 678-728-0123; 678-754-6514

### TERMITE/PEST INSPECTIONS

- Team Pest USA – Josh Rogers 706-974-5977 <http://www.pestusa.com>
- Arrow Exterminators – Eddie Hyde 770-751-0118 [www.arrowexterminators.com](http://www.arrowexterminators.com)
- Northwest Exterminating – Brittany Klvetz 770-293-2700 [www.callnorthwest.com](http://www.callnorthwest.com)
- Skyline – Donna Lehr 404-989-9260 [www.skylinepest.com](http://www.skylinepest.com)
- Green Home Solutions, Mosquito, Mold, Ticks, Smell – Carl Carlson 404-513-2005  
[www.greenhomesolutions.com/](http://www.greenhomesolutions.com/)

### SHUTTERS & BLINDS

- Best Buy Blinds & Shutters – Mike Stobaugh 770-517-7899 [www.blinds-shutters.com](http://www.blinds-shutters.com)
- Budget Blinds – Kelly Stovall 770-212-2272 [www.budgetblinds.com](http://www.budgetblinds.com)

### AUTOMOTIVE

- Women's Automotive Connection – Gail Dunn 770-722-5211  
<http://www.womensautomotiveconnection.com/>

### HOME ORGANIZER

- Kim Glenn – 678-372-6575

### HOME REMODELING

- Raymac Remodeling – Ramon Frangi 404-401-1721 [www.raymacremodeling.com/wp/](http://www.raymacremodeling.com/wp/)

### WINDOW CLEANING

- Andrew Splash 404-909-3882



# APPENDIX B

## MOVING CHECKLIST

### TWO MONTHS BEFORE MOVING

- ☐ \_Sort through your belongings to reduce the number of things to move.
- ☐ \_Have a garage sale or donate items you no longer need.
- ☐ \_Decide whether to move yourself or hire professionals. Make reservations with a moving company or truck rental company. **Tip:** Call three companies for estimates to compare.
- ☐ \_Gather packing supplies: boxes, packing material, tape, felt markers, and scissors.
- ☐ \_If you're moving a long distance, make travel arrangements with the airline, hotel, and rental car agency. If you're driving to your new home, get maps and plan your travel route.
- ☐ \_Save all moving receipts. Some moving expenses are tax deductible. Check the current tax code for requirements.
- ☐ \_Place your legal, medical, financial, and insurance records in a safe and accessible place.
- ☐ \_Purchase insurance coverage for valuables to be moved.

### ONE MONTH BEFORE MOVING

- ☐ \_Start packing items that aren't regularly used such as off-season clothes and decorations and items in storage areas (garage, attic, and closets).
- ☐ \_Make travel arrangements for your pets.
- ☐ \_If you're driving, get your car tuned up.
- ☐ \_Get medical records from your doctors, dentist, optometrist, and veterinarian.
- ☐ \_Send items (rugs, drapes, clothing, quilts, bedding) to the cleaners.
- ☐ \_Back up important computer files to floppy disk.

### TWO WEEKS BEFORE MOVING

- ☐ \_Contact your utility companies and notify them of your move.
- ☐ \_Sign up for services at your new address.
- ☐ \_Contact your long-distance phone company and notify them of your move.
- ☐ \_Call friends and family and recruit help for the moving day.
- ☐ \_Confirm your travel reservations.
- ☐ \_Arrange to close or transfer your bank account, if appropriate. Pick up items from your safety deposit box.

# APPENDIX B

## MOVING CHECKLIST (CONT)

### ONE WEEK BEFORE MOVING

- ☐ \_Pick up items from the cleaners, repair shops, or friends.
- ☐ \_Pack a survival kit of clothes, medicines, special foods, etc. to carry you through the day while you unpack.
- ☐ \_Finish packing all boxes minus what you'll need in the final week.
- ☐ \_Inform the post office of your upcoming move.
- ☐ \_Send change-of-address cards with your new address and phone number to:
  - ☐ \_Friends and family
  - ☐ \_Banks, insurance companies, credit card companies, and other financial institutions
  - ☐ \_Magazines and newspapers
  - ☐ \_Doctors, lawyers, accountants, real estate agents, and other service providers
  - ☐ \_State and federal tax authorities and any other government agencies, as needed
  - ☐ \_Workplace, schools, and alma maters

### THE DAY BEFORE

- ☐ \_Set aside moving materials, such as a tape measure, pocketknife, and rope.
- ☐ \_Pad corners and stairways of the house.
- ☐ \_Lay down old sheets in the entry and hallways to protect floor coverings.
- ☐ \_Remove hanging fixtures.
- ☐ \_If you are moving yourself, pick up the rental truck and a dolly to move heavy boxes.
- ☐ \_If you are driving, check oil, tire pressure, and gas in your car.
- ☐ \_If you are flying, make sure you have tickets, charge cards, and other essentials.

### CARRY WITH YOU:

- ☐ \_The keys to your new home
- ☐ \_A map of your new town and directions to your home
- ☐ \_The telephone number of the moving company
- ☐ \_Cash or traveler's checks
- ☐ \_Documentation related to the sale of your home
- ☐ \_Your insurance policies and agent's phone number
- ☐ \_Your current address book or personal planner
- ☐ \_Prescription and non-prescription medicines
- ☐ \_Enough clothing to get by if the movers are late
- ☐ \_Any items of great personal value to you that are virtually irreplaceable
- ☐ \_Back-up copies of important computer files
- ☐ \_Sheets, towels, and personal hygiene items for the first night in your new home

# APPENDIX B

## MOVING CHECKLIST (CONT)

### ARRIVAL DAY

- ☐ \_Show movers where to place furniture and boxes.
- ☐ \_Check inventory to ensure that everything was delivered before signing delivery papers. Note any damages on the inventory sheet.
- ☐ \_Unpack any valuable items, such as silver, art, and jewelry, upon arrival.

# APPENDIX C

## PACKING LIKE A PRO

Moving to a new home can be stressful, to say the least. Make it easy on yourself by planning far in advance and making sure you've covered all the bases.

1. Plan ahead by organizing and budgeting. Develop a master "to-do" list so you won't forget something critical on moving day, and create an estimate of moving costs.
2. Sort and get rid of things you no longer want or need. Have a garage sale, donate to a charity, or recycle. But don't throw out everything. If your inclination is to just toss it, you're probably right. However, it's possible to go overboard in the heat of the moment. Ask yourself how frequently you use an item and how you'd feel if you no longer had it. That will help eliminate regrets.
3. Pack similar items together. Put toys with toys, kitchen utensils with kitchen utensils. It will make your life easier when it's time to unpack.
4. Decide what, if anything, you plan to move on your own. Precious items such as family photos, valuable breakables, or must-haves during the move should probably stay with you. Don't forget to keep a "necessities" bag with tissues, snacks, and other items you'll need that day.
5. Remember, most movers won't take plants. If you don't want to leave them behind, you should plan on moving them yourself.
6. Use the right box for the item. Loose items are prone to breakage.
7. Put heavy items in small boxes so they're easier to lift. Keep the weight of each box under 50 pounds, if possible.
8. Don't over-pack boxes. It increases the likelihood that items inside the box will break.
9. Wrap every fragile item separately and pad the bottom and sides of boxes. If necessary, purchase bubble-wrap or other packing materials from moving stores.
10. Label every box on all sides. You never know how they'll be stacked, and you don't want to have to move other boxes aside to find out what's there.
11. Use color-coded labels to indicate which room each item should go in. Color-code a floor plan for your new house to help movers.



# APPENDIX C

## PACKING LIKE A PRO (CONT)

12. Keep your moving documents together in a file. Include important phone numbers, driver's name, and moving van number. Also keep your address book handy.

13. Print out a map and directions for movers. Make several copies, and highlight the route. Include your cell phone number on the map. You don't want movers to get lost! Also make copies for friends or family who are lending a hand on moving day.

14. Back up your computer files before moving your computer. Keep the backup in a safe place, preferably at an off-site location.

15. Inspect each box and all furniture for damage as soon as it arrives.

16. Make arrangements for small children and pets. Moving can be stressful and emotional. Kids can help organize their things and pack boxes ahead of time, but, if possible, it might be best to spare them from the moving-day madness.

# APPENDIX D

## HELPING CHILDREN WITH A MOVE

Show the children the new home and their new room prior to moving. If this is not possible, pictures or videos will help them visualize where they are going.

- ☐ \_Assure children that you won't forget their friends.
- ☐ \_Make a scrapbook of the old home and neighborhood.
- ☐ \_Throw a good-bye party. At the party, have their friends sign a t-shirt.
- ☐ \_Have your children write good-bye letters and enclose their new address. You may wish to call the other children's parents so that they will encourage return letters.
- ☐ \_When packing, give your children their own boxes and let them decorate them.
- ☐ \_Start a scrapbook for your new home.
- ☐ \_Visit your children's new school, park, church, etc. Take a camera.
- ☐ \_Help your children invite new friends over to your new home.
- ☐ \_Let your children choose a new favorite restaurant. This will help them feel in control of their new environment.
- ☐ \_Encourage your children to send letters about their new home to their friends.
- ☐ \_Involve your children in groups, sports, and activities like the ones they used to participate in.
- ☐ \_Remember, even if you lived in a home for only a few years, to a young child it is nearly their entire lifetime.



# APPENDIX E

## MOVING WITH PETS

- \_Update your pet's tag. Make sure your pet is wearing a sturdy collar with an identification tag that is labeled with your current contact information. The tag should include your destination location, telephone number, and cell phone number so that you can be reached immediately during the move.
- \_Ask for veterinary records. If you're moving far enough away that you'll need a new vet, ask for a current copy of your pet's vaccinations. You also can ask for your pet's medical history to give to your new vet, although that can normally be faxed directly to the new medical-care provider upon request. Depending on your destination, your pet may need additional vaccinations, medications, and health certificates. Have your current vet's phone number handy in case of an emergency, or in case your new vet would like more information about your pet.
- \_Keep medications and food on hand. Keep at least one week's worth of food and medication with you in case of an emergency. Vets can't write a prescription without a prior doctor/patient relationship, which can cause delays if you need medication right away. You may want to ask for an extra prescription refill before you move. The same preparation should be taken with special therapeutic foods — purchase an extra supply in case you can't find the food right away in your new area.
- \_Seclude your pet from chaos. Pets can feel vulnerable on moving day. Keep them in a safe, quiet, well-ventilated place, such as the bathroom, on moving day with a "Do Not Disturb! Pets Inside!" sign posted on the door. There are many light, collapsible travel crates on the market if you choose to buy one. However, make sure your pet is familiar with the new crate before moving day by gradually introducing him or her to the crate before your trip. Be sure the crate is well-ventilated and sturdy enough for stress-chewers; otherwise, a nervous pet could escape.
- \_Prepare a first-aid kit. First aid is not a substitute for emergency veterinary care, but being prepared and knowing basic first aid could save your pet's life. A few recommended supplies: Your veterinarian's phone number, gauze to wrap wounds or to muzzle your pet, adhesive tape for bandages, non-stick bandages, towels, and hydrogen peroxide (3 percent). You can use a door, board, blanket, or floor mat as an emergency stretcher and a soft cloth, rope, necktie, leash, or nylon stocking for an emergency muzzle.
- \_Play it safe in the car. It's best to travel with your dog in a crate; second-best is to use a restraining harness. When it comes to cats, it's always best for their safety and yours to use a well-ventilated carrier in the car. Secure the crate or carrier with a seat belt and provide your pet with familiar toys. Never keep your pet in the open bed of a truck or the storage area of a moving van.
- \_In any season, a pet left alone in a parked vehicle is vulnerable to injury and theft. If you'll be using overnight lodging, plan ahead by searching for pet-friendly hotels. Have plenty of kitty litter and plastic bags on hand, and keep your pet on its regular diet and eating schedule.

# APPENDIX E

## MOVING WITH PETS

- \_If you're traveling by air, check with the airline about any pet requirements or restrictions to be sure you've prepared your pet for a safe trip. Some airlines will allow pets in the cabin, depending on the animal's size, but you'll need to purchase a special airline crate that fits under the seat in front of you. If traveling is stressful for your pet, consult your veterinarian about ways that might lessen the stress of travel.
- \_Find a new veterinary clinic and emergency hospital. Before you move, ask your vet to recommend a doctor in your new locale. Talk to other pet owners when visiting the new community, and call the state veterinary medical association (VMA) for veterinarians in your location. When choosing a new veterinary hospital, ask for an impromptu tour; kennels should be kept clean at all times, not just when a client's expected. You may also want to schedule an appointment to meet the vets. Now ask yourself: Are the receptionists, doctors, technicians, and assistants friendly, professional, and knowledgeable? Are the office hours and location convenient? Does the clinic offer emergency or specialty services or boarding?
- \_Prep your new home for pets. Pets may be frightened and confused in new surroundings. Upon your arrival at your new home, immediately set out all the familiar and necessary things your pet will need: food, water, bed, medications, litter box, toys, etc. Pack these items in a handy spot so they can be unpacked right away. Keep all external windows and doors closed when your pet is unsupervised, and be cautious of narrow gaps behind or between appliances where nervous pets may try to hide. If your old home is nearby, your pet may try to find a way back there. To be safe, give the new home owners or your former neighbors your phone number and a photo of your pet, and ask them to contact you if your pet is found nearby.
- \_Learn more about your new area. Once you find a new veterinarian, ask if there are any local health concerns such as heartworm or Lyme disease, or any vaccinations or medications your pet may require. Also, be aware of any unique laws. For example, there are restrictive breed laws in some cities. Homeowner associations also may have restrictions — perhaps requiring that all dogs are kept on leashes.

# APPENDIX F: ABOUT THE AREA

## WHERE IS NORTH ATLANTA

If you're relocating to "North Atlanta" you may be wondering where, exactly, that is. Of course *generally*, we know people are referring to the northern end of the state, but just how far south and west does it extend?

It depends who you ask. Real estate agents typically define North Atlanta as cities that are located in the area above The Perimeter loop of 285. Those cities, [The Mary Ellen Vanaken Team](#) specialize in, include but are not limited to Alpharetta, Cumming, Duluth, Dunwoody, Johns Creek, Milton, Roswell, Sandy Springs, and Suwanee.

North Atlanta has experienced great growth and changes over the years and has evolved into its own incredible destination. North Atlanta is known as its own affluent and thriving metropolis. [North Atlanta](#) is filled with some of the highest quality public and private schools, business parks, luxurious shopping centers as well as popular entertainment and professional sports venues.

North Atlanta is home to some of the finest luxury [Golf Courses](#), Country Clubs, Equestrian Estates, and [Executive Lake Front Properties](#). Regardless of your personal tastes and budget or access to work or play, there's a North Atlanta community and neighborhood that's waiting for you and your family to call home.



# APPENDIX F: ABOUT THE AREA

## COMMUTING

**CAREFULLY CONSIDER YOUR COMMUTE TIME IN CHOOSING WHERE TO LIVE.** Most transferees to North Atlanta are shocked by the commute time — depending on where you live and work it can easily take 10 minutes or as much as 30 minutes to go a few miles, so don't just look at a map and decide, "It's not that far." Our public transit system is very good. Our subway/bus system (known as [MARTA](#)) is fantastic with multiple bus service stations and railway systems. If you're willing to commute by bus and/or rail, you can get a lot more for your housing dollar. Commute times also vary widely based on whether you choose to live.

### **HOW CAN YOU INVESTIGATE WHAT YOUR COMMUTE WILL BE LIKE ONCE YOU RELOCATE?**

The easiest thing to do is to ask some of your future co-workers. Ask them where they live, how long it takes, and how they travel (car? bus? MARTA?).

Try listening to traffic reports from a local radio station ([AM750](#)) so you can get a sense for where the backups occur, since they typically occur in the same areas each day. You'll also want to be aware of ongoing major projects in the area, which will tie up traffic in that area.

You might also want to check out traffic websites during the hours that you expect to be commuting (<http://www.wsbradio.com/s/traffic/>).

Finally, once you arrive in the area for a visit, try some test runs from the area you'll be commuting from — yes, it's painful to get up extra early so that you can leave your future home at the expected time, but there's really no other way to be sure of what your commute will be.

While proximity to a MARTA station is at a premium, don't forget that the North Atlanta area has extensive bus service with MARTA as well.

### **HELPFUL COMMUTING WEBSITES:**

**MARTA (Metropolitan Atlanta Rapid Transit Authority)** provides bus and rail service throughout the greater Atlanta region. Contact MARTA at (404) 848-5000 for information regarding: Bus and rail service, schedules, and fares and System Maps. (<http://itsmarta.com/>)

**HARTSFIELD-JACKSON ATLANTA AIRPORT** is the world's busiest international airport. (<http://www.atlanta-airport.com/>)



# APPENDIX F: ABOUT THE AREA

## RESEARCHING SCHOOLS

How can you evaluate the quality of a school district? There are so many factors to consider — you must decide what's important to you and your child. Is it curriculum or test scores or diversity of student body? Many sources of information are online, such as [greatschools.net](http://greatschools.net), the [Georgia Department of Education](http://www.gadoe.org) and the [National Center for Education Statistics](http://nces.ed.gov/ipeds/datacenter/ipedsdata/colleges/). Of course, you should visit the school, if possible.

When researching school districts for your move, be warned: Fair Housing laws make it very difficult for real estate agents to answer your questions because we cannot be perceived as “steering” buyers toward or away from a particular neighborhood in a discriminatory matter. So it's imperative that you do your own homework on school districts.

### **North Atlanta AREA SCHOOL DISTRICT WEBSITES:**

Cherokee County - <http://www.cherokee.k12.ga.us/Pages/Welcome.aspx>  
City of Atlanta - <http://www.atlanta.k12.ga.us/site/default.aspx?PageID=1>  
City of Buford - <http://www.bufordcityschools.org/>  
City of Decatur - <http://www.csdecatur.net/>  
Clayton County - <http://www.clayton.k12.ga.us/>  
Cobb County - <http://www.cobb.k12.ga.us/>  
Forsyth County - <http://www.forsyth.k12.ga.us/site/default.aspx?PageID=1>  
Fulton County - <http://www.fultonschools.org/en>  
Gwinnett County - <http://publish.gwinnett.k12.ga.us/gcps/home/public>  
Hall County - <http://www.hallco.org/boe/site/>

### **OTHER HELPFUL SCHOOL WEBSITES:**

**National Center for Education Statistics:** <http://nces.ed.gov/>

**Great Schools:** [www.greatschools.org](http://www.greatschools.org)

**Georgia Department of Education:** <http://www.gadoe.org/Pages/Home.aspx>

**Georgia Independent Schools Association (GISA):** <http://www.gisaschools.org/>

**ATLANTA ARCHDIOCESE OFFICE OF CATHOLIC SCHOOLS:**  
<http://www.archatl.com/education/ocs/>



# APPENDIX F: ABOUT THE AREA

## RESEARCHING NEIGHBORHOODS

One of the things that frustrates both clients and REALTORS® is that due to Fair Housing laws, we are prohibited from commenting on whether or not a neighborhood is "safe." The web, however, fills that void nicely with a variety of tools. One tool that's very useful: [CrimeReports.com](http://CrimeReports.com). Just enter an address and the map populates with recent crime data, including police calls and arrests.

Another valuable tool as you narrow the search is the local police department. Just give them a call or check online to get the rundown on crime.

One more useful site as you are getting to know the area is the sex offender registry.

### SEX OFFENDER REGISTRIES:

Georgia Sex Offender Registry <http://gbi.georgia.gov/georgia-sex-offender-registry>

### OTHER SITES:

Alpharetta Police - [http://www.road-police.com/police/Georgia/Alpharetta/property\\_3131/police.html](http://www.road-police.com/police/Georgia/Alpharetta/property_3131/police.html)

Cumming Police - <http://cummingpd.net/>

Duluth Police - [http://www.duluthga.net/departments/police\\_departments/index.php](http://www.duluthga.net/departments/police_departments/index.php)

Dunwoody Police - <http://dunwoodyga.gov/index.php?section=dunwoodypd>

Johns Creek Police - <http://www.johnscreekga.gov/Services/police.aspx>

Milton Police - [http://www.cityofmiltonga.us/index.asp?Type=B\\_BASIC&SEC={62F4A19F-4962-4217-B250-C9AA3B138F41}](http://www.cityofmiltonga.us/index.asp?Type=B_BASIC&SEC={62F4A19F-4962-4217-B250-C9AA3B138F41})

Roswell Police - <http://roswellpolice.com/pd/>

Sandy Springs Police - <http://sandyspringspolice.org/>

Suwanee Police - <http://www.suwanee.com/cityhall.policedepartment.php>



# APPENDIX F: ABOUT THE AREA

## THINGS TO DO

[The North Atlanta area](#) is filled with things to keep you busy in your spare time. From museums, to outdoor activities, there is no reason to say you're bored. Here are some of our favorites:

**Big Creek Greenway Trail** - <http://www.alpharetta.ga.us/index.php?p=136>

The concrete trail is approximately 8 miles and meanders along Big Creek parallel to North Point Parkway, from Windward Parkway at Marconi Drive on the north end to Mansell Road on the south end. A soft mulch trail encircles a large wetland between Haynes Bridge Road and Mansell Road. Wildlife such as blue heron, deer, ducks and Canada geese can be observed in this preserved water setting.

**Lake Lanier Islands** - <http://www.lanierislands.com/>

Located just 45 minutes from northeast Atlanta, Lanier Islands is Georgia's most visited lakeside destination. Encompassing immense natural beauty in an intimate setting, our luxury resort and surrounding property is perfect for family vacations, romantic escapes, business conferences, weddings and more.

**Verizon Amphitheatre** - <http://www.vzwamp.com/>

This is a most unique setting for both music lovers and first-time concertgoers.

**Chattahoochee Nature Center** - <http://chattnaturecenter.org/>

It includes extensive birds of prey exhibits with two American bald eagles, owls and hawks, riverside boardwalk and 3 miles of mostly interpreted hiking trails.

**Atlanta Botanical Garden** - <http://atlantabg.org/>

Founded in 1976 adjacent to Piedmont Park, the Gardens quickly became a favorite of Atlantans. Over the years the Gardens evolved, adding Storza Woods and the Fuqua Conservancy.

**Georgia Aquarium** - <http://www.georgiaaquarium.org/>

Atlanta's premier attraction, located in Pemberton Park adjacent to the World of Coca-Cola and just north of Centennial Park.

**Kennesaw Mountain National Battlefield Park** - <http://www.nps.gov/kemo/index.htm>

Displays the history of the battle and the creation of the park and depicts the present-day fight to preserve our heritage.

**World of Coca-Cola** - <http://www.worldofcoca-cola.com/>

It is an Atlanta museum that offers a look at the commercial success of Coca-Cola on a regional, national, and international level.



# APPENDIX F: ABOUT THE AREA

## Shopping

[North Atlanta](#) offers a variety of shopping opportunities for its residents and visitors. Here are some of our favorites.

**Avalon of Alpharetta** - <http://www.experienceavalon.com/>

In the heart of Alpharetta, this sustainably designed, 86-acre development with more than 500,000 square feet of retail, a 12-screen all premium theater, a full-service hotel (coming in Phase II), Class A office, single-family residences and luxury rental homes infuses resort-level hospitality throughout a walkable, seamlessly connected community of shopping, dining, entertainment, living and working. It's more than just another place to go, it's a place to be—a hub of local art and activity that delivers the luxury of the modern South.

**North Point Mall** - <http://www.northpointmall.com/>

Enclosed mall in Alpharetta just off GA Hwy 400 - filled with dining, shopping and entertainment.

**Perimeter Mall** - <http://www.perimetermall.com/>

Enclosed mall in North Atlanta – perimeter area off HWY 285 – filled with dining, shopping and entertainment.

**The Collection Forsyth** - <http://www.collectionforsyth.com/>

The Collection at Forsyth is an outdoor lifestyle shopping destination in Cumming, Ga. Owned and managed by CORE Property Capital, The Collection at Forsyth features a variety of premier national retailers, restaurants and a movie theater, as well as specialty local stores and eateries.

**The Avenue East Cobb** - <http://eastcobb.shoptheavenue.com/>

This is an outdoor shopping and dining experience off Johnson Ferry Road in Marietta and just south of Roswell.





# APPENDIX F: ABOUT THE AREA Hospitals

North Atlanta is served by many hospitals and medical facilities. Here are just a few.

**Northside Hospital** - <http://www.northside.com/>

Northside Hospital has three locations including Atlanta, Forsyth County and Cherokee County.

**North Fulton Hospital** - <http://www.nfultonhospital.com/en-US/Pages/default.aspx>

While in our care, you'll experience not only a warm, caring, "high-touch" environment, but also a "high-tech" atmosphere of expertise and know how. Without outstanding team members, remarkable doctors, and cutting edge technology, we are proud to make a tremendous difference in healthcare **every day**.

**Emory Hospitals** - <http://www.emoryhealthcare.org/index.html>

Emory has several locations including Atlanta Johns Creek and Tucker.

**St. Joseph's Hospital** - <http://www.emoryhealthcare.org/saint-josephs-hospital-atlanta/index.html>

Founded by the Sisters of Mercy in 1880, Emory Saint Joseph's hospital is Atlanta's longest-serving hospital. Today, the 410-bed, acute-care facility is recognized as one of the top specialty-referral hospitals in the Southeast. Emory Saint Joseph's is a leader among all Georgia hospitals and is part of the Emory Healthcare system.

**Atlanta VA Medical Center** - <http://www.atlanta.va.gov/>

It honors America's Veterans with quality health care services, part of the largest integrated health care system in the U.S.

# APPENDIX G

## Taxes By County

Here is a link to the Georgia Counties Tax Assessors website; <http://gaassessors.com/> . Georgia Assessors is your doorway to all Georgia County websites for on-line parcel & GIS Data. Search parcel data, tax digest & GIS maps by Owners Name, Location Address, Parcel Number, Legal Description, or Account Number. You may also search by Map, Sales List or perform complicated Sales Searches to research data for sales comparables. Most websites also include information on the appraisal & assessment process, downloadable tax related forms, tax exemptions, tax appeals, etc. You may also find local county information such as contact information for the Chief Appraiser, the Board of Assessors, Board of Commissioners, County Manager, County Administrator, etc.

### Filing for Homestead Exemption?

Homeowners may need to provide their Warranty Deed book and page, proof of residence, social security numbers, driver's license, and car tag information. In most counties, to be eligible for the current year, you must have owned and occupied the property as of January 1<sup>st</sup>. If the property is located within city limits, the homeowner may be required to file with the city as well.

**Homestead Exemption.** Generally, a homeowner is entitled to a homestead exemption on their home and land underneath provided the home was owned by the landowner and was their legal residence as of January 1<sup>st</sup> of the taxable year (O.C.G.A. 48-5-40).

**Application for Homestead Exemption.** To be granted a homestead exemption, a person must actually occupy the home, and the home is considered their legal residence for all purposes. Persons that are away from their home because of health reasons will not be denied homestead exemption. A family member or friend can notify the tax receiver or tax commissioner and the homestead exemption will be granted (O.C.G.A. 48-5-40). Failure to apply by the deadline will result in loss of the exemption for that year (O.C.G.A. 48-5-45).

**Exemptions Offered by the State & Counties.** The State of Georgia offers homestead exemptions to all qualifying homeowners. In some counties they have increased the amounts of their homestead exemptions by local legislation above the amounts offered by the State. As a general rule the exemptions offered by the county are more beneficial to the homeowner.



**The deadline for all counties is April 1.**

**Gwinnett County**, 770.822.8800,  
<http://gwinnetttaxcommissioner.manatron.com/tabs/property/HomesteadExemption.aspx>

**Fulton County**, 404.612.6440, [http://qpublic.net/ga/fulton/basic\\_homestead](http://qpublic.net/ga/fulton/basic_homestead)

**Cobb County**, 770.528.8600, <http://cobbtax.org/Forms/HtmlFrame.aspx>

**Cherokee County**, 678.493.6120, <http://www.cherokeega.com/tax-assessors-office/homestead-exemptions>

**Forsyth County**, 770.781.2106, <http://qpublic.net/ga/forsyth/homestead>

**Decatur City**, 404.370.4100, <http://www.decaturga.com/index.aspx?page=681>



# APPENDIX H

## Climate of Georgia

The climate of Georgia is typical of a humid subtropical climate with most of the state having mild winters and hot summers. The Atlantic Ocean on the east coast of Georgia and the hill country in the north impact the state's climate. Also, the Chattahoochee River divides Georgia into separate climatic regions with the mountain region to the northwest being colder than the rest of the state, the average temperatures for that region in January and July being 39 °F (4 °C) and 78 °F (26 °C) respectively. Winter in Georgia is characterized by mild temperatures and little snowfall around the state, with colder, snowier, and icier weather more likely across northern and central Georgia. Summer daytime temperatures in Georgia often exceed 90 °F (32 °C). The state experiences widespread precipitation. Tornadoes and tropical cyclones are common.

### Temperatures

Monthly average daily high and low temperatures for Atlanta

City	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Atlanta	49/28	53/30	59/38	69/44	79/57	86/68	88/70	89/71	80/65	68/46	60/34	51/31

*Temperatures are given in high (°F)/low (°F) format*

# APPENDIX H

## Climate of Georgia (Cont)

### Winter

Southern and southeast areas of the state experience snow much less frequently than other parts of Georgia. The Georgia Piedmont, sometimes referred to as the Blue Ridge province, is somewhat cooler in winter than the coastal areas. The Southern areas of the Piedmont may receive snow every other year, while areas close to the foothills get snow several times a year. The mountains of Georgia have the coolest climate and most frequent snowfall in the state, although snowfall is less than any other part of the Appalachian Mountains. The main winter weather hazard in northern Georgia is "freezing rain - or rain which freezes upon contact with the ground - which is 2 inches (5.1 cm) or more of snow falling in a 12 hour period, or 4 inches (10 cm) or more in a 24 hour period." The exception to this is the mountain areas of Fannin, Gilmer, Pickens, and other surrounding counties heavy snow is "3 inches (7.6 cm) or more of snow in a 12 hour period or 4 inches (10 cm) or more of snow in a 24 hour period". Watches for heavy snow are issued when a 50 percent or greater chance of 2 inches (5.1 cm) or more of snow falling in a 12 hour period, or 4 inches (10 cm) or more in a 24 hour period is expected. Again, there are exceptions than a trace of frozen precipitation has been recorded officially for Atlanta. The criteria for the mountain counties is "3 inches (7.6 cm) inches or more of snow in a 12 hour period or 4 inches (100 mm) or more of snow in a 24 hour period".

Winter weather watches are issued when there is a "50 percent or greater chance of significant and damaging accumulations of ice during freezing rain situations"; these watches are normally issued 12 to 48 hours in advance. A winter storm warning for an ice storm means that icy conditions are "occurring, imminent, or have a very high probability of occurring". These warnings are usually issued when there is an 80 percent or greater chance of meeting ice storm conditions.

Winter in South Georgia, which lasts from December to January, is much more mild. Daytime highs range from approximately 50 °F (10 °C) in the northernmost interior areas to near 70 °F (21 °C) along the coast and in the extreme south.

Winters in Georgia are determined by the Pacific Ocean. During El Niño, the jet stream is located along the Southern U.S., allowing for colder and wetter conditions with greater snowfall. The opposite phase, La Niña, keeps the jet stream further north, thus winters are warmer and drier across Georgia.

# APPENDIX H

## Climate of Georgia (Cont)

### Spring

Weather during springtime in North Georgia and the mountains changes from day to day and year to year. Early spring in the North Georgia Mountains can be very chilly during the day; average highs are near 62 °F (17 °C). The weather can be highly variable with temperatures ranging between 75 °F (24 °C) and 40 °F (4 °C). The rainiest time of the year is normally April, which can also be a windy month where daytime temperatures can rise to near 75 °F (24 °C) and evening temperatures fall to around 40 °F (4 °C).

### Summer

Summers are hot and humid with temperatures in the afternoons that reach, on average, to near 90 °F (32 °C). Overnight lows fall to near 68 °F (20 °C) and there is usually an 8 °F (–13 °C) difference in temperature between the mountains and Atlanta. While humidity in North Georgia, especially in the mountains, can be high it is not as high as it is in South Georgia. Summer thunderstorms add to the humidity in the area by providing 4.5 inches (110 mm) to 5.5 inches (140 mm) of rain during the summer months.

### Fall

Georgia's autumns are normally sunny and cool. September and October, the driest months of the year, qualify as "Indian Summer" weather with temperatures that are near 78 °F (26 °C) during the daytime. At night, the temperature drops to near 50 °F (10 °C). It is much cooler in November with an average high of 62 °F (17 °C) and low of 36 °F (2 °C). The first freeze of the year normally falls within November, except in the northern mountains, where it occurs in October.

# APPENDIX I

## GLOSSARY

**Acceptance:** the date when both parties, seller and buyer, have agreed to and completed signing and/or initialing the contract.

**Adjustable Rate Mortgage:** a mortgage that permits the lender to adjust the mortgage's interest rate periodically on the basis of changes in a specified index. Interest rates may move up or down, as market conditions change.

**Amortized Loan:** a loan that is paid in equal installments during its term.

**Appraisal:** an estimate of real estate value, usually issued to standards of FHA, VA, and FHMA. Recent comparable sales in the neighborhood is the most important factor in determining value.

**Appreciation:** an increase in the value of a property due to changes in market conditions or other causes. The opposite of depreciation.

**Assumable Mortgage:** purchaser takes ownership to real estate encumbered by an existing mortgage and assumes responsibility as the guarantor for the unpaid balance of the mortgage.

**Bill of Sale:** document used to transfer title (ownership) of PERSONAL property.

**Cloud on Title:** any condition that affects the clear title to real property.

**Consideration:** anything of value to induce another to enter into a contract, i.e., money, services, a promise.

**Deed:** a written instrument, which when properly executed and delivered, conveys title to real property.

**Discount Points:** a loan fee charged by a lender of FHA, VA, or conventional loans to increase the yield on the investment. One point = 1% of the loan amount.

**Easement:** the right to use the land of another.

**Encumbrance:** anything that burdens (limits) the title to property, such as a lien, easement, or restriction of any kind.

**Equity:** the value of real estate over and above the liens against it. It is obtained by subtracting the total liens from the value.

**Escrow Payment:** that portion of a mortgagor's monthly payment held in trust by the lender to pay for taxes, hazard insurance, and other items as they become due.



# APPENDIX I

## GLOSSARY (CONT)

**Fixed Rate Mortgage:** a loan that fixes the interest rate at a prescribed rate for the duration of the loan.

**Foreclosure:** procedure whereby property pledged as security for a debt is sold to pay the debt in the event of default.

**Graduated Payment Mortgage:** any loan where the borrower pays a portion of the interest due each month during the first few years of the loan. The payment increases gradually during the first few years to the amount necessary to fully amortize the loan during its life.

**Lease Purchase Agreement:** buyer makes a deposit for future purchases of a property with the right to lease property in the interim.

**Lease with Option:** a contract, which gives one the right to lease property at a certain sum with the option to purchase at a future date.

**Loan-to-Value Ratio (LTV):** the ratio of the mortgage loan principal (amount borrowed) to the property's appraised value (selling price). Example: on a \$100,000 home, with a mortgage loan principal of \$80,000 the loan-to-value ratio is 80%.

**Mortgage:** a legal document that pledges a property to the lender as security for payment of a debt.

**Mortgage Insurance Premium (MIP):** the amount paid by a mortgagor for mortgage insurance. This insurance protects the investor from possible loss in the event of a borrower's default on a loan.

**Note:** a written promise to pay a certain amount of money.

**Origination Fee:** a fee paid to a lender for services provided when granting a loan, usually a percentage of the face amount of the loan.

**Private Mortgage Insurance (PMI):** see Mortgage Insurance Premium.

**Second Mortgage / Second Deed of Trust / Junior Mortgage / Junior Lien:** an additional loan imposed on a property with a first mortgage. Generally, a higher interest rate and shorter term than a "first" mortgage.

**Settlement Statement (HUD-1):** a financial statement rendered to the buyer and seller at the time of transfer of ownership, giving an account of all funds received or expended.

**Severalty Ownership:** ownership by one person only. Sole ownership.





# APPENDIX I

## GLOSSARY (CONT)

**Tenancy In Common:** ownership by two or more persons who hold an undivided interest without right of survivorship. (In event of the death of one owner, his/her share will pass to his/her heirs.

**Title Insurance:** an insurance policy that protects the insured (buyer and/or lender) against loss arising from defects in the title.