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THE HOMEBUYER'S GUIDE

A clear path from pre-approval to Welcome Home

HAMMON LIGHTNING | ASSOCIATE BROKER · LISTING SPECIALIST

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WELCOME

Buying a Home Should Feel Clear - Not Complicated

Buying a home is a major financial decision, but it is also a life decision. My goal is to help you understand the process, ask better questions, and make decisions with confidence - from the first conversation through closing day.

> **THE IDEA TO REMEMBER**
> A house is a structure. A home is where life happens. The right home should fit your life today while giving you room to grow tomorrow.

What this guide will help you do

- Prepare financially before you start touring
- Understand the offer, earnest money, and due-diligence process
- Know why inspections and appraisals matter
- Avoid common financing mistakes before closing
- Know what to expect from contract to keys

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01 · PREPARE

Start With the Numbers

The strongest home search begins before the first showing.

A pre-approval gives you a clearer picture of what you may be able to finance and helps us focus on homes that fit your goals. Just as important: your approved amount and your comfortable monthly payment are not always the same number.

KNOW YOUR COMFORT ZONE

Build your search around a monthly payment that fits your life - not simply the maximum amount a lender may approve.

CASH NEEDED

Plan for more than the down payment. Earnest money, inspections, appraisal-related costs and closing expenses may also matter.

DOWN PAYMENT

Twenty percent down is not always required. Loan options and eligible assistance programs can change the amount needed upfront.

PROTECT YOUR APPROVAL

Avoid new credit, large purchases, unexplained deposits, job changes or other major financial moves without speaking with your lender first.

PRO TIP

Get financing in place before you fall in love with a house. Clarity at the beginning makes every decision afterward easier.

02 • SEARCH

Find the Home That Fits Your Life

Bedrooms and bathrooms matter. So does the life you want to live there.

When we tour a home, I am looking beyond the finishes. I want to understand how the property, location and neighborhood fit the way you actually live.

Look beyond the listing photos

- Visible condition of the home and major systems
- Commute, daily routines and access to the places that matter
- Whether cosmetic upgrades are distracting from more important concerns
- Neighborhood setting and surrounding properties
- Layout, storage, outdoor space and future needs

HAMMON'S PERSPECTIVE

The question is not only, 'Do you like this house?' It is also, 'Can you see your life here?'

A Strong Offer Is More Than a Price

Once you find the right property, we turn from searching to strategy. Price matters, but sellers may also weigh financing, timelines, contingencies, closing costs and the overall certainty of the transaction.

PURCHASE PRICE

What are we offering - and what supports that number?

EARNEST MONEY

How will the deposit be handled under the agreement?

DUE DILIGENCE

How much time do you have to investigate the property?

FINANCING TERMS

What loan structure and lender requirements affect the offer?

CLOSING DATE

Does the proposed timing work for both sides?

SELLER CONCESSIONS

Are you asking the seller to contribute toward allowable costs?

STRATEGY

The strongest offer is not always the highest offer. The goal is to protect your interests while remaining competitive for the home you want.

Earnest Money & Due Diligence

Once an offer becomes a binding agreement, dates and deadlines begin to matter. Two terms Georgia buyers hear frequently are earnest money and due diligence.

Earnest money

Earnest money is money a buyer puts forward as part of the transaction according to the purchase agreement. The contract controls when it is due, who holds it, and how it may be handled.

Due diligence

The negotiated due-diligence period can provide an important opportunity to investigate the property and decide whether to continue, subject to the terms of the contract. This is when inspections and other evaluations become especially important.

DATES MATTER

Real estate contracts contain deadlines. Stay in close communication with your agent, lender and closing professionals, and do not assume a deadline can simply be extended.

05 · INSPECT

Do Not Skip the Home Inspection

A beautiful kitchen cannot tell you what is happening in the attic, crawlspace or electrical panel.

A professional inspection helps you better understand what you are buying. The goal is not to find a “perfect” house - it is to identify conditions that deserve attention before you move forward.

- Roofing
- Plumbing
- Moisture and drainage
- Safety concerns
- Electrical systems
- HVAC
- Structural components
- Appliances and other visible systems

BUYER BEWARE

Georgia buyers will often hear the phrase caveat emptor, or “buyer beware.” Take your own investigation seriously. Ask questions, review available disclosures and bring in qualified professionals when additional expertise is needed.

After the Inspection: Information Gives You Options

Inspection reports can look intimidating because even well-maintained homes may produce pages of observations. The important thing is to separate routine maintenance from issues that may require further evaluation.

KEEP PERSPECTIVE

A long report does not automatically mean you are buying a bad house.

PRIORITIZE

Focus first on safety, major systems, moisture, structure and other significant concerns.

USE SPECIALISTS

Some findings deserve evaluation by a licensed contractor, engineer, roofer, electrician or other specialist.

DECIDE WITH FACTS

Do not let a beautiful finish hide a serious concern - and do not let a minor item create unnecessary fear.

HAMMON'S PERSPECTIVE

We look at the whole picture. Then we make the best decision we can with the information available and within the rights provided by the contract.

Inspection and Appraisal Are Not the Same Thing

If you are financing the purchase, your lender will generally require an appraisal. An appraisal is primarily about value and lender risk; an inspection is about helping you understand the physical condition of the property.

HOME INSPECTION	APPRAISAL
Focuses on visible condition and systems. It is performed for the buyer's information and due diligence.	Provides an opinion of value for the lender and may also address property requirements tied to the loan program.

If the appraisal creates a problem

The next step depends on the contract, financing, appraisal result and circumstances. We review the facts, communicate with the lender and determine what options may be available.

08 · PROTECT THE LOAN

From Contract to Closing

Your financial behavior still matters after the offer is accepted.

A mortgage approval is not something to put on autopilot. Your lender may continue verifying information through closing, so major financial changes can create unnecessary problems.

Before closing, avoid surprises

- Do not open new credit without discussing it with your lender
- Provide requested lender documents promptly
- Keep your employment and income documentation current
- Avoid financing furniture, vehicles or other major purchases
- Ask before moving large sums of money between accounts
- Obtain homeowners-insurance information when requested

SIMPLE RULE

Before making a major financial move, call your lender first.

One Last Look Before the Keys

The final walk-through is your opportunity to view the property shortly before closing and confirm that its condition is generally consistent with what is expected under the contract.

What we are looking for

- Is the property still in the expected condition?
- Have agreed-upon items remained with the property?
- Are there obvious new issues that need to be addressed?
- Have agreed-upon repairs or obligations been handled as required?

The final walk-through is not a second home inspection or a new negotiation period. It is a final check before ownership changes hands.

Read. Sign. Ask Questions. Then Get the Keys.

Closing brings together the lender, closing attorney, title work, contract documents and funds required to complete the transaction. Review the information provided to you, ask questions about anything you do not understand, and follow verified instructions for delivering funds.

WIRE-FRAUD AWARENESS

Never rely on unexpected wiring instructions received by email. Verify closing-fund instructions directly with the closing attorney or trusted contact using independently confirmed contact information.

Your closing-day checklist

- Bring required identification
- Confirm the closing time and location
- Review lender and closing documents provided in advance
- Confirm how funds must be delivered
- Complete the final walk-through
- Ask remaining questions before signing

And then: welcome home.

YOUR TEAM

The Right Professionals Make the Process Stronger

A successful purchase usually involves more than one professional. My role is to help keep the real estate side organized, communicate clearly, and connect the moving pieces while respecting your right to choose the professionals you want to work with.

REAL ESTATE PROFESSIONAL

Strategy, property search, contract guidance, negotiation and transaction coordination.

MORTGAGE LENDER

Financing options, pre-approval, underwriting and loan requirements.

HOME INSPECTOR

Independent evaluation of visible property conditions and systems.

CLOSING ATTORNEY

Title, legal closing documents, settlement and transfer of ownership.

INSURANCE PROFESSIONAL

Coverage options and property-insurance requirements.

SPECIALISTS

Contractors or other qualified professionals when a property concern requires deeper evaluation.

HOW I WORK

One Story Says More Than a Sales Pitch

Years ago, I worked with a seller after his mother passed away. The property needed to go through probate, and he was not ready to rush the process. So I did not rush him.

We stayed in touch, waited roughly four months until the time was right, then listed the home and sold it for the amount he hoped to achieve. What stayed with me most was not the closing - it was his appreciation that I listened and gave him the time he needed.

Years later, that relationship still matters to me. It is a reminder that real estate is not only about contracts and property. It is about people, timing, trust and doing the work the right way.

> **MY PROMISE**
> Listen first. Communicate. Pay attention to the details. Tell you the truth. Advocate for you. Treat people the way I would want to be treated.

QUICK REFERENCE

Your Homebuying Checklist

BEFORE THE SEARCH

Set a comfortable budget · Speak with a lender · Obtain pre-approval · Identify must-haves · Choose representation

DURING THE SEARCH

Tour communities · Look beyond cosmetics · Consider future needs · Ask questions · Stay in touch with your lender

UNDER CONTRACT

Track deadlines · Deliver earnest money · Schedule inspections · Review findings · Obtain insurance information

BEFORE CLOSING

Keep finances stable · Review closing information · Arrange utilities · Complete final walk-through · Bring identification

KEEP THIS GUIDE HANDY

When the process feels busy, come back to the sequence: prepare → search → offer → investigate → finance → walk-through → close.

ABOUT THE AUTHOR

Hammon Lightning

Associate Broker | Listing Specialist

Hammon Lightning helps clients buy, sell and navigate residential real estate, land, investment opportunities and commercial properties across Northwest Georgia. His approach is built around listening first, clear communication, careful attention to detail and long-term relationships that extend beyond closing.

Through Lightning Realty Group, Hammon's goal is simple: help people make informed real estate decisions and find the place that fits the next chapter of their lives.

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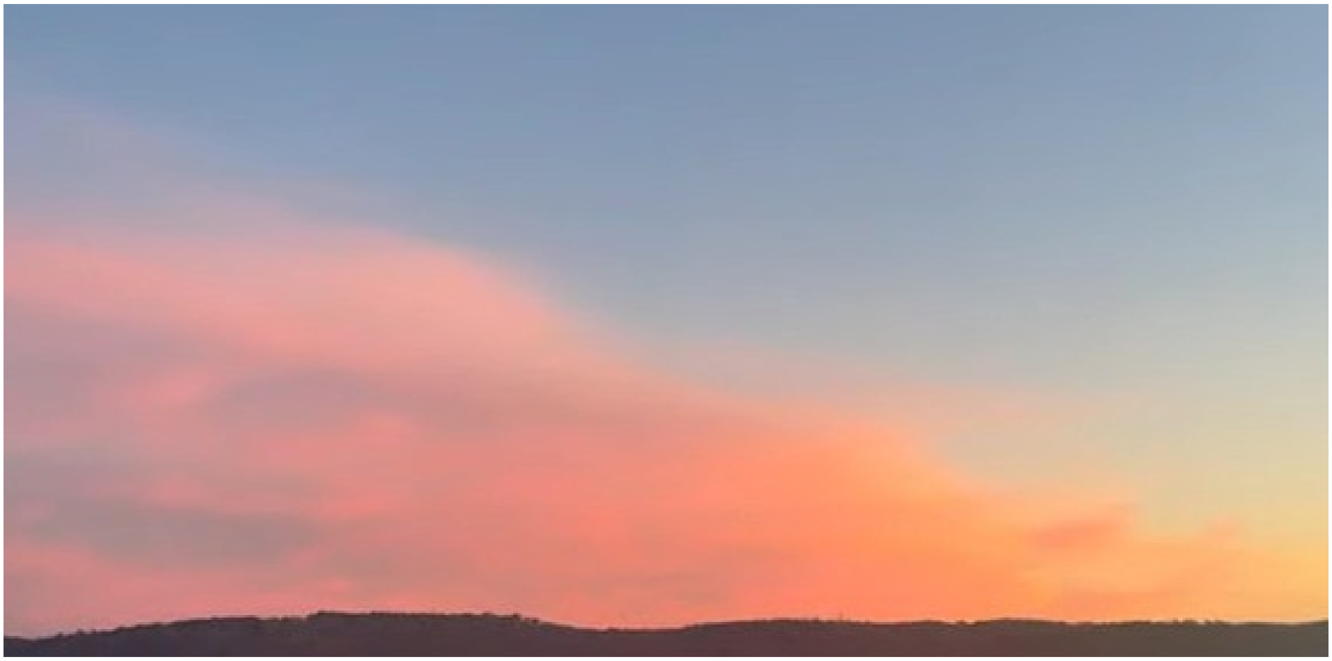

YOUR NEXT STEP

Ready When You Are

Whether you are months away or ready to begin now, the first step is a conversation. We can talk through your goals, financing, timeline and what a successful move looks like for you.

golightningrealty.com

Scan the code to start your search, learn more, or connect with Lightning Realty Group.

Turning Key Dreams Into Reality... One Home At A Time.