# *the* HOME BUYER ROADMAP

THE MUST-KNOWS BEFORE BUYING A HOME

WOODFORD LANE
real estate

KELLER KNAPP
REALTY

WWW.WOODFORDLANE.COM

# *What's* INSIDE

### → WHAT IT'S LIKE TO WORK WITH US

No pressure, no guesswork — just strategy, communication, and someone in your corner from start to keys.

### → LOCAL NEIGHBORHOOD OVERVIEW

A quick snapshot of a few popular Atlanta neighborhoods - including their amenities, vibe & price point.

### → HONEST ANSWERS TO YOUR QUESTIONS

From "how do you get paid?" to "do I have to sell first?" — we break it all down without the jargon.

### → THE STEP-BY-STEP BUYER ROADMAP

Because "we'll figure it out as we go" is not a strategy.

### → WHAT TO DO IF YOU'RE BUYING LATER

1-2 years out? Perfect. Let's set you up with a plan so you're ahead of the game when the time comes.

### → HOW TO FIND OFF-MARKET HOMES

Spoiler: not everything worth buying is listed on Zillow. I'll show you how I help uncover hidden options.

### → A FEW HANDY TOOLS TO KEEP YOU ON TRACK

From pre-approval to packing, I've got resources to help you stay organized and confident from start to close.


# So you're thinking about buying a home in Atlanta?

You're in the right place.

Hi, we're Erica and Adam Woodford with Woodford Lane Real Estate — local real estate agents here in Atlanta, and this guide was made to help you feel clear, confident, and in control of the home buying process (no matter where you are on the timeline).

Whether you're planning to move in six months or just starting to think about the idea of owning a home, this resource walks you through what to expect, how to prepare, and what it actually looks like to work with agents like us.

**Woodford Lane Real Estate**
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www.WoodfordLane.com
info@WoodfordLane.com
404-936-0683

## How we work with buyers

We're here to guide you through every step of the process — from setting up a custom home search to connecting you with trusted lenders, helping you see the creative side of some listings, and advocating for your best interest during negotiations.

🏠 A tailored VIP Home Search with properties that match your lifestyle and budget

📣 Access to off-market opportunities through our local network, mailers, or targeted campaigns

🤝 Step-by-step support once we're under contract (no guessing or Googling required)

# *the* FAQS

## 01/ HOW DO YOU GET PAID?

As of 2024, buyer agent compensation is negotiable and can vary depending on the property and agreement with the seller, but most typically in Atlanta, the seller is still covering this cost. We'll walk you through what this looks like upfront so there are no surprises — and we'll discuss your options before we ever tour a home.

## 02/ WHAT IF I'M NOT SURE IF I'M READY TO BUY?

Totally normal! We can help you explore what's possible, set up a custom search, and share resources to prepare — no pressure, just information to help you feel confident when the time is right.

## 03/ HOW DO I KNOW WHAT I CAN AFFORD?

Start with a free mortgage pre-approval — we can connect you with trusted lenders who'll walk you through your numbers and help define your price range. We also include a simple home budget calculator in this guide!

## 04/ WHAT IF I HAVE A HOUSE I NEED TO SELL FIRST?

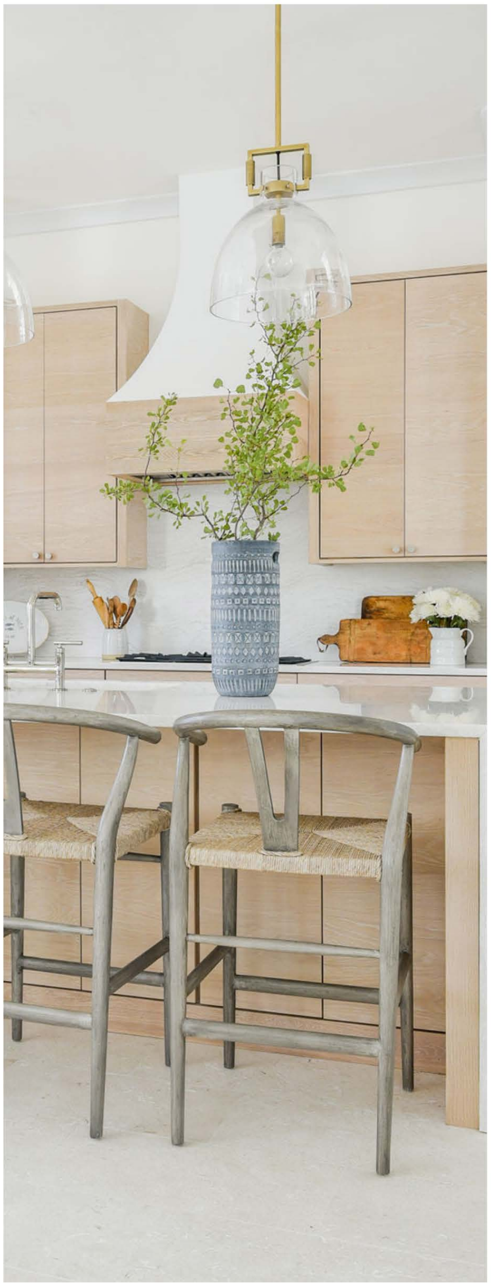
No problem — We help clients buy and sell all the time. We'll walk you through timing, prep, and pricing so we can make a plan that feels smooth and stress-free. Whether you need to sell first, buy first, or do both at the same time, we've got you.

## 05/ IS RIGHT NOW THE BEST TIME TO BUY?

The best time to buy is when it aligns with your goals. We'll help you understand what's happening in the Atlanta market and guide you through timing, strategy, and next steps based on your situation.

# This isn't our *first rodeo...*

Buying or selling a home is a big deal — and we don't take it lightly. We've helped over 70 buyers, sellers and investors make their move in Atlanta and surrounding areas, and we're proud to say that most of our business comes from referrals and happy clients coming back for round two.



**100**

### HOMES SOLD

From cozy condos to move-in ready single family homes.

**6**

### YEARS IN BUSINESS

Grounded experience, local insight, and a people-first approach.

**70%**

### BUYER REPRESENTATION

Helping clients from first-time home buyers to downsizers find the one.

**100%**

### 5-STAR REVIEWS

Strategic, proactive, and relentlessly focused on helping you find the one.

# Don't just take our word for it...

"As a first time homebuyer, I had a lot of questions about making the biggest purchase of my life. Woodford Lane Real Estate was there throughout the entire process and explained every step of the way."

**SOLD IN 2020 | EAST LAKE**

"Erica and Adam at Woodford Lane are some of the best real estate agents you could ask for! They're passionate about what they do and helping people, and just about people in general. They listen to what you want and take a genuine interest so they can help you find the best fit."

**SOLD IN 2021 | DUNWOODY**

"My husband and I used Erica and Adam to sell and buy a new house. The whole process was a great experience for us! They are so knowledgeable and responsive. They have an eye for detail and really go to bat for their clients."

**SOLD IN 2024 | ORMEWOOD PARK**

# *the* ROADMAP

WHAT IT ACTUALLY LOOKS LIKE TO BUY A HOME.

## 01

### Let's talk goals

We'll chat about your timeline, must-haves, and what buying a home in Atlanta actually looks like right now — no pressure, just real talk.

## 02

### Get pre-approved + set your budget

We'll connect you with a trusted lender to figure out your price range, monthly payments, and the best loan options for your situation.

## 03

### Make it official

We'll review and sign a buyer agreement so I can fully represent you, advocate for your best interest, and start unlocking off-market opportunities.

## 04

### Start your home search

You'll get a personalized VIP home search (and access to listings you might not find online). We'll tour the good ones and rule out the rest — no wasted weekends.

## 05

### Make an offer + go under contract

Found the one? We'll walk you through the offer, negotiations, inspections, and all the fine print — with strategy at every step.

## 06

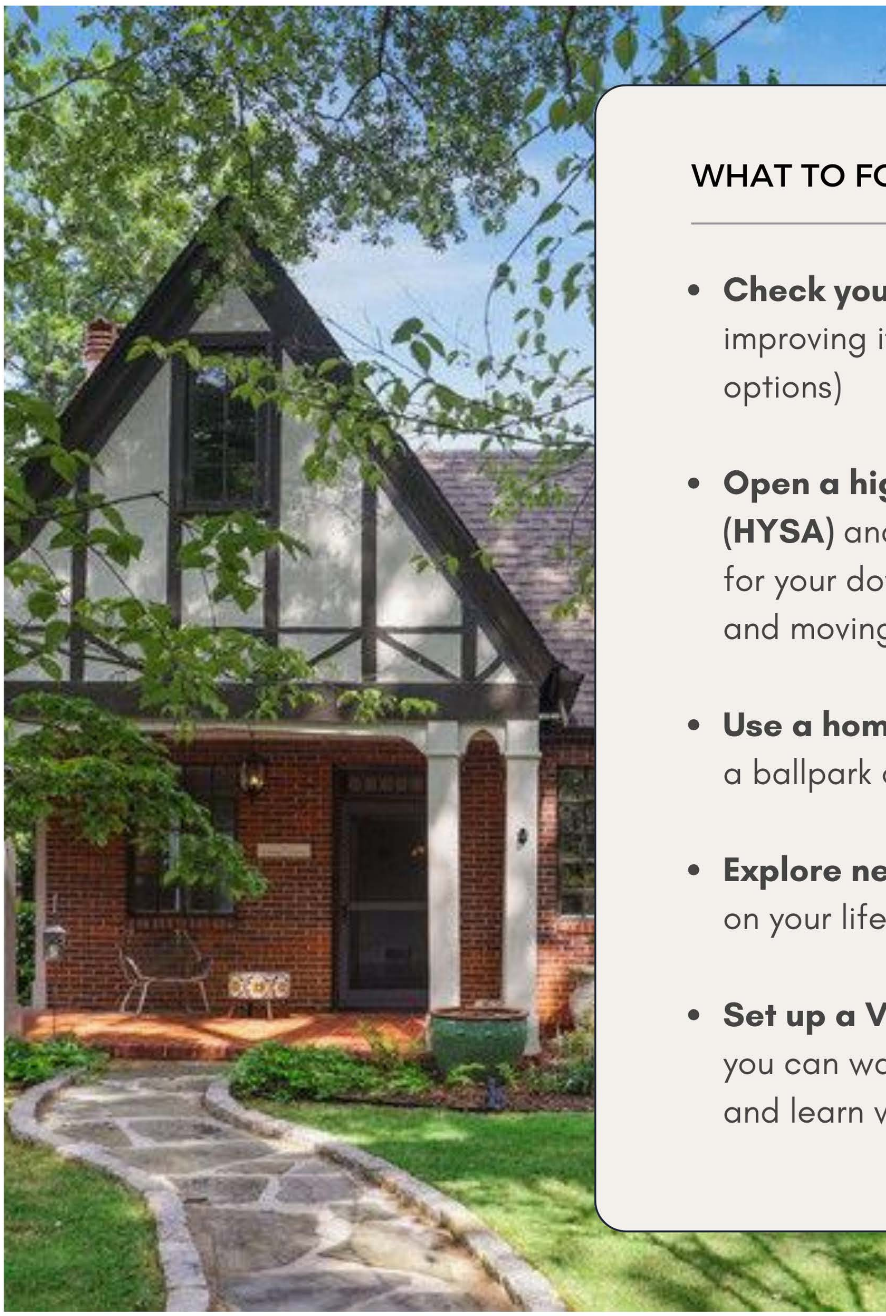
### Close + celebrate

Once the paperwork is done and the keys are yours, we celebrate (and yes, we'll still be here if you need anything after closing).

# The "*Just Browsing*" Buyer Blueprint

## 1–2 YEARS OUT? PERFECT.

Buying later doesn't mean you have to wait to get organized. In fact, this is the best time to lay the groundwork so when you're ready, you're not starting from scratch — you're ready to move.



### WHAT TO FOCUS ON NOW:

- **Check your credit score** and work on improving it (ideally 700+ for best loan options)
- **Open a high-yield savings account (HYSA)** and start putting aside money for your down payment, closing costs, and moving expenses
- **Use a home budget calculator** to get a ballpark of your budget
- **Explore neighborhoods** and get clear on your lifestyle must-haves
- **Set up a VIP Home Search** with us so you can watch the market in real time and learn what your money can get you

# Your Guide to *Local Neighborhoods*

## Avondale Estates

MEDIAN: ~$545K

Vibe: Storybook charm with creative spirit

Why You'll Love It: A small-town feel just east of Atlanta, with Tudor-style architecture, a growing arts scene, and a strong sense of community.

Don't Miss: The breweries on Rail Arts District (RAD), indie shops in the Tudor Village, and lakefront strolls through Avondale Lake Park.

## West End

MEDIAN: ~$400K

Vibe: Historic roots, new energy, unbeatable value

Why You'll Love It: As one of Atlanta's most affordable intown neighborhoods, West End blends Victorian homes, BeltLine access, and strong community pride.

Don't Miss: West End MARTA Station, Monday Night Garage Brewery, The Wren's Nest

## Cabbagetown

MEDIAN: ~$495K

Vibe: Quirky, creative, and full of character

Why You'll Love It: A tight-knit neighborhood known for its colorful murals, converted mill lofts, and artsy energy.

Don't Miss: Carroll Street's bar scene, Krog Street Tunnel, and local favorite Agave.

## East Atlanta Village (EAV)

MEDIAN: ~$520K

Vibe: Edgy, artistic, and eclectic

Why You'll Love It: A haven for creatives, musicians, and those who like a little grit with their glam.

Don't Miss: The EARL for live music, Holy Taco for casual eats, and quirky local shops.

## Reynoldstown

MEDIAN: ~$650K

Vibe: Low-key, livable, and on the rise

Why You'll Love It: A BeltLine-adjacent neighborhood with deep roots and a laid-back vibe.

Don't Miss: Breakfast at Muchacho, coffee at ParkGrounds, and local art at every turn.

## Edgewood

MEDIAN: ~$570K

Vibe: Up-and-coming with a party streak

Why You'll Love It: Dive bars, late-night eats, and a mix of renovated homes and new builds—Edgewood is full of personality.

Don't Miss: El Tesoro, Edgewood Avenue nightlife


buckhead
garden hills
PEACH TREE hills
lenox
BROOKHAVEN
BRIAR CLIFF
morningside
ansley park
PIEDMONT PARK
west SIDE
MIDTOWN
druid hills
poncey HIGHLAND
CANDLER PARK
old FOURTH WARD
vine city
DOWN TOWN
REYNOLDSTOWN
EDGEWOOD
Kirkwood
SUM MER hill
grant park
ormewood
EAST atlanta
MECHANICSVILLE
capitol view
PEOPLES town
adair PARK

# How To Find *Off-Market* Homes

Not everything worth buying is on Zillow.

In competitive markets (or if you're searching for something super specific), waiting for the perfect listing to pop up on the MLS isn't always the move.

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**HERE'S HOW WE HELP CLIENTS GET AHEAD OF THE CROWD:**

- Targeted mailers to homeowners in neighborhoods you're eyeing
- Tapping into agent-only networks where homes are shared before they hit the market
- Social campaigns to attract potential sellers who haven't listed yet
- Personal outreach to past clients & contacts who might be a match

Because you deserve an agent who doesn't *just set up a home search* and hope for the best.

# The *Mortgage* Process

The first step of the home buying process is to understand how much you qualify for by meeting with a local lender and getting a pre-approval letter.

It's important to speak with a few lenders to find the right fit! We've provided a few trusted lenders below.

Remember that a pre-approval is only valid for 30-90 days, so while you can start reaching out to lenders, you'll want to secure that pre-approval letter closer to when you're ready to buy.

**OUR TRUSTED LENDER PARTNERS**

**The Moore Team**
**Fairway Mortgage**
404-373-3411
info@mooreteam.biz

**Mark Milam**
**Highland Mortgage**
404-395-1102
mark.milam@highlandmtg.com

**Jasmine Mortgage Team**
404-600-1500
jasmine@jasmineteam.com

# *the* Home Budget Calculator

This calculator includes a formula for calculating the 28% and 36% housing budget rule.

## HOME BUDGET CALCULATOR

| Gross Monthly Income (Before taxes) | |
|---|---|
| Partner 1 | $5,000.00 |
| Partner 2 | $6,800.00 |
| **Total** | **$11,800.00** |

| Monthly Expenses (Both Partners) | |
|---|---|
| Groceries | $600.00 |
| Internet | $80.00 |
| Water | $50.00 |
| Electricity | $150.00 |
| Cell Phone(s) | $70.00 |
| Gas | $150.00 |
| Car Insurance | $200.00 |
| Medical/Prescriptio | $400.00 |
| Chilcare | $0.00 |
| Restaurants/Bars | $400.00 |
| Travel | $350.00 |
| Streaming Services | $50.00 |
| Shopping | $400.00 |
| Gym | $300.00 |
| Entertainment | $100.00 |
| Gifts | $50.00 |
| Other | $150.00 |
| **TOTAL** | **$3,500.00** |
| **% of Income** | **29.66%** |

| Savings/ Investments | |
|---|---|
| Partner 1 Retirement | $1,000.00 |
| Partner 1 Other Investments | $500.00 |
| Partner 2 Retirement | $1,000.00 |
| Partner 2 Other Investments | $500.00 |
| Other | $0.00 |
| Other | $0.00 |
| **Total** | **$3,000.00** |
| **% of Income** | **25.42%** |

| Debts (Monthly Obligations) | | |
|---|---|---|
| Rent/ Existing Mortgage | $0.00 | →→→→→→ * Your rent/existing mortgage number will be $0 UNLESS you plan to continue renting or keep an existing home after you purchase a new one |
| Student loans | $0.00 | |
| Credit Card Min | $100.00 | |
| Property Taxes | $200.00 | →→→→→→ * Your property taxes and property insurance will be $0 UNLESS you plan to keep an existing home after you purchase a new one |
| Property Insurance | $150.00 | →→→→→→ |
| Car Loan | $300.00 | |
| Other debts | $0.00 | |
| Other debts | $0.00 | |
| **Total** | **$750.00** | |
| **Debt to Income (DTI) Ratio** | **6.4%** | |

| Your Monthly Housing Budget | |
|---|---|
| **Following the Rule of 28%** | $3,304.00 |
| **Following the Rule of 36%** | $3,498.00 |

***Remember*** *Total Monthly Housing Budget should include: Principal Interest Taxes Insurance HOA, PMI (if applicable)*

Contact us for our Home Budget Calculator

To use this Home Budget Calculator, you'll start by entering your total gross monthly income and all recurring monthly expenses, savings contributions, and debt payments. The sheet will automatically calculate your monthly spending breakdown, savings rate, debt-to-income ratio, and recommended housing budget based on standard financial rules (28% and 36% of gross income).

# *Wants* vs. Needs



Before we hop into the home search, we advise our clients to create a "Needs" list and a "Wants" list. This will help us to focus on the things that are most important in your future home.

"Needs" are the non-negotiable features. "Wants" are the nice-to-haves, but you can live without or add down the road. Remember you can't change the lot, the location, or the price you paid.

NEEDS MIGHT LOOK LIKE

✓ Enough bedrooms for your family
✓ First floor master bedroom
✓ Close proximity to work or school
✓ Attached two-car garage
✓ Yard for children or pets

WANTS MIGHT LOOK LIKE

✓ Specific paint or exterior color
✓ Fenced-in backyard
✓ Specific flooring
✓ Kitchen amenities or appliances
✓ Walk-in shower or double vanity

NEEDS

_______________________________
_______________________________
_______________________________
_______________________________
_______________________________

WANTS

_______________________________
_______________________________
_______________________________
_______________________________
_______________________________

# The *Home Search* Process

FIRST THINGS FIRST

Now that you've got your "Wants vs. Needs" list in hand, the fun really begins! We will set you up on an MLS search so you'll receive an email *the minute* a property that fits your criteria hits the market.

WANT TO DO SOME ONLINE SEARCHING YOURSELF?

- **Use the search filters, but don't go crazy**. Expand your geographic search, and add \$25k – \$50k to your max price.

- **Check Google Street View** if you find something that catches your eye. And if you're local, drive by the property.

- **If a home you like is "pending" or "under contract" don't panic!** Pending contracts fall through occasionally so keep it on your list, especially if it checks all your boxes.

- **Jot down the MLS number & address.** Send this information to your agent, they will call the listing agent(s) to gather pertinent info.

# Showings

OUR BEST SHOWING TIPS

✓ **Read over your Wants vs. Needs list**. Having this fresh on your mind will help you stay objective and focused.

✓ **Utilize Google Street View.** This is a great way to take a virtual walk around the neighborhood.

✓ **Take pictures and videos.** This will help you to jog your memory later.

✓ **Consider the lot, lot size, and location.** All of these things can't be changed.

✓ **Look past decor & staging.** These things will soon be gone.

✓ **Do an after-dark drive by.** Does the vibe of the neighborhood change at night?

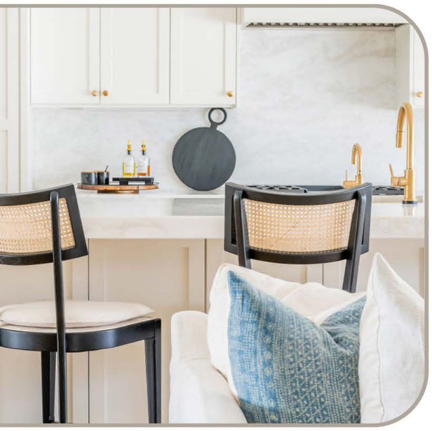
KEEP AN EYE OUT FOR

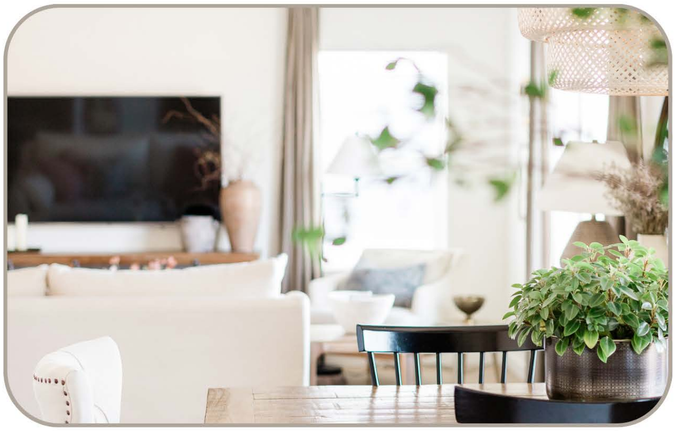
✓ **Structural integrity** Look for signs of structural integrity. Water damage, cracks in walls or ceilings, sloping floors.

✓ **Noise levels** From nearby roads, businesses, airports and railways.

✓ **Roof & water damage** Check for leaks near plumbing sources, water stains on the ceiling, or damage to siding, windows, and doors.

✓ **Layout and flow** Does the property's layout suit your lifestyle? Would it require renovations? Check room sizes, storage, and flow between rooms.





# Next *Steps*

LET'S MAKE A GAME PLAN

Whether you're ready to start touring homes or just getting your finances in order, here's how we can work together:

1. We'll book a quick intro call to talk timing, goals, and next steps.
2. We'll set up your custom VIP Home Search.
3. We'll send over prep tools based on where you are in the buying process.
4. We'll go at your pace — whether that means looking now or prepping for later.

CALL OR MESSAGE US TO SET UP A TIME TO CHAT!

Your next move starts *here* and we'll guide you the whole way.

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