

Pathway to Home

**CHOOSING
THE BEST**

What to ask when interviewing agents

**WHAT CLIENTS
ARE SAYING**

**IN GOOD
Hands**

Meet industry expert Lauren Dennis

ROAD to

Buying + Selling

**WYND
REALTY**

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MEET YOUR AGENT

Hello!

My name is Lauren Dennis and I am a licensed REALTOR® for the state of Georgia. I would love to help you sell your current home or buy your next home. I am originally from Colorado and still have family there. My husband and I have been in Georgia for a while now. We have 1 cat and 2 dogs we adore. I love to sing and write music. I went to school for music ministry. My passion is to help people live their best lives and be their best selves. It is my pleasure to serve you!



Be blessed and find joy,

Lauren Dennis



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WYND
REALTY

WHAT CLIENTS ARE SAYING

MY REVIEWS ON ZILLOW

★★★★★ Julia – Douglasville, GA

Working with Lauren was a breeze!!! We worked with a few other agents before meeting her and weren't impressed at all, or even felt like they were truly trying to provide a service or had our best interest in mind. When we first met Lauren she was on the ball. She sent us several homes to look at. Although the type of home we were looking for changed several times due to different circumstances, Lauren was super flexible. You can tell she's very kind, knowledgeable in real estate, and professional. We will definitely go with Lauren our next time around and recommend her to anyone that is looking for a home or rent, or planning to sell.

★★★★★ Heidi – Dallas, GA

Not only did we find the perfect spot for our forever home we found our forever Realtor in Lauren Dennis! She made us feel so special and well cared for. Lauren really went out of her way to find contractors, surveyors, and soil specialists to provide solutions and answer any questions we had. Lauren is the best and we are forever grateful!

★★★★★ India – Marietta, GA

Lauren was so pleasant and wonderful to work with. She went above and beyond to meet my family's very specific needs and desires. She is quick to respond and on top of all aspects of home buying and selling. She worked with us in a tight schedule with both and managed it beautifully. She is now also working with my grandmother and friend because she did such an amazing job for us!

★★★★★ Jennifer – Marietta, GA

Lauren is AMAZING! She literally found us our dream home in record time! Every day she would send us listings with all of the things she knew were most important to us. She also knew we were in a rush to buy a house and just really got on the ball. She always gave her recommendations if we asked, but was never pushy. She was always available to show us the homes we wanted to see. Lauren is very knowledgeable about the whole process and is so supportive and always so responsive and on top of things. I had several questions about the whole process, especially the inspection and the closing, and she had all the answers. I never had to worry about a single thing because she directed us in every single part of the process. She got us a great deal on a beautiful home and we are definitely using Lauren for any other home purchases we make in the future. Not only is she so kind, dependable and flexible, she works so hard. She has made the house buying process a joy for us. Thank you, Lauren!

★★★★★ Martins – Decatur, GA

Lauren was great throughout my buying process. She was quick to get my offer in, which was key to getting the property. She answered my numerous questions quickly and was very good at communicating during the entire process. There's a lot of information to keep track of and Lauren made sure to remind me of key dates and deadlines, and quickly file amendments when needed. Definitely recommend her if you're in the Atlanta Area.

★★★★★ Samantha – Acworth, GA

After a preliminary conversation with me, Lauren knew exactly what I was looking for in a house and found me one on the first day. She has a good sense of what the client is looking for and makes helpful recommendations based on her observations. I highly recommend her.

HOW TO CHOOSE A REAL ESTATE AGENT

What to Ask Before You Commit



Choosing a real estate expert is an important decision that could mean the difference between thousands of dollars in your pocket, weeks of sitting on the market without an offer or overpaying in a bidding war.

There is strategy to selling and buying. An experienced, knowledgeable agent should know exactly what to do to make the process seamless and successful.

Here are some key things to ask when you are vetting agents before committing:

- 1. How will you market my home?***
- 2. How will you advise me in the event of multiple offers?***
- 3. How will you price my home?***
- 4. What do you recommend I do to prepare my home before listing?***
- 5. How will showings be handled?***
- 6. What will be the selling/buying process and timeline?***
- 7. What is the best way to communicate with you?***
- 8. How can you help me find my next home?***

THE REWARD

How a Buyer's Agent Will Protect You



When you select Lauren Dennis with WYND Realty to assist you in finding and purchasing a home, I become your "Buyer's agent." Typically the seller already has an agent representing them, who is working hard for their best interests, not yours.

You too should also be represented by an agent who will be working on your behalf and looking out for your best interests. I will help you to find a home, evaluate pricing, negotiate offers, and guide you throughout the entire transaction to ensure a successful closing.

The greatest part of hiring a Buyer's Agent is that, in most cases, it's no cost to you!

Buyer's agents are compensated for services only when we successfully close on a home for you. When a seller lists their home with a Seller's agent, a commission amount for the Seller's agent and Buyer's agent is pre-determined and paid for by the seller upon the closing of the sale.

Road to Selling

STEP ONE

Meet with your REALTOR®

SELLER PRESENTATION: Sign Listing Agreement, Review Value Analysis

STEP TWO

Prep Home

De-Clutter, Clean, Paint touch-up, Curb Appeal, etc.

STEP THREE

Active Listing

Yard sign, Lock Box, Implement Selling Strategy.

STEP FOUR

Secure a Buyer

Showings, Virtual Tours, Open House

STEP FIVE

Under Contract

Offers, Inspection, Appraisal, Negotiations.

STEP SIX

Final Walk Through

Make sure home is in the agreed upon condition and any repairs or updates included in the negotiations have been completed.

STEP SEVEN

Closing

Sign final paper work with a closing attorney.

STEP EIGHT

Sell Your Home!

Turn over the keys and receive payment!

BENEFITS OF BUYING A HOME



- 🏠 There are substantial tax benefits to owning a home.
- 🏠 Homes typically appreciate in value.
- 🏠 Build equity through appreciation and paying down your mortgage.
- 🏠 Owners build borrowing power for emergencies or big ticket items.
- 🏠 Owning a home is the best way to build long-term wealth.

Road to Buying

STEP ONE

Meet with your REALTOR®

Home Buyer Consultation: Home wishlist, Market Updates, Discussing Financing Options, Preapproval

STEP TWO

Tour Homes

Search and view properties together.

STEP THREE

Active Listing

Make offer and negotiate terms.

STEP FOUR

Due Diligence

Property disclosures, Earnest money, Inspections + Surveys

STEP FIVE

Financing with a Lender

Appraisal, Underwriting, Insurance, Lock in interest rate

STEP SIX

Final Walk Through

Make sure home is in the agreed upon condition and any repairs or updates included in the negotiations have been completed.

STEP SEVEN

Closing

Sign final paper work with a closing attorney.

STEP EIGHT

Own Your Home!

Take possession of your new home!

Financing Process

1

You are Pre-Approved & Can Start Searching for a Home

With pre-approval, you will receive a conditional commitment in writing for an exact loan amount, allowing you to look for a home at or below that price level with your real estate agent.

2

Congrats on your Contract

Congratulations on your contract! We will walk you through the next steps as you get the chance to meet your entire team.

3

Order Inspection & Appraisal

Once you submit an offer on a home, and the seller accepts, you will order an inspection. In the meantime, Supreme Lending will order your appraisal!

4

Loan is Conditionally Approved

The loan processor and underwriter have reviewed your full file and conditionally approved you for a loan. There may be certain financial or property conditions that must be met before the loan receives final approval.

5

Your Appraisal Is In

Now that your appraisal is back, the underwriter will review your file again and determine whether the purchase price is reasonable.

6

Your Loan Commitment Letter

Supreme Lending provides you with a loan commitment letter indicating that you have passed all underwriting guidelines, and that your home loan has been approved under contract.

7

Your Initial Closing Disclosure

An initial closing disclosure is sent over to you as early as 8, 7 or 6 specific business days before closing but no later than 3 days from the closing date.

8

You are Cleared to Close

Your loan officer will reach out to you to give you the good news that your loan is Clear to Close, which means everyone can breathe easy knowing that the loan is fully approved and ready to close.

9

Your Final Closing Disclosure

The final closing disclosure is the last step before closing! It provides final details about your mortgage, such as, loan terms, projected monthly payments, fees and other costs.

10

Your Closing Day

Congratulations! This is the most important day in the entire loan process, as you can now move into your dream home!

Trusted Lenders:

Kent Audia – Supreme Lending

404.290.7766

Kent.Audia@SupremeLending.com

Amy Bell – Affinity Home Lending

404.402.6479

Abell@affinityhomelending.com

Nikki Power – Guaranty Mortgage

678.533.9225

Nikki.Power@GuarantyMortgage.com