



BUYER'S *Guide*

COMPLIMENTARY AGENT PACKET FOR  
BUYING YOUR HOME

EHRIN  FAIREY

REAL ESTATE THAT GIVES BACK

706-755-7100

 **SOUTHEASTERN**  
RESIDENTIAL



# EHRIN *Fairey*

TOP RESALE AGENT AND TOP  
MARKETING STRATEGY AT



NEXTMOVE  MILITARY

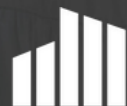


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SOUTHEASTERN  
RESIDENTIAL

## Location:

Licensed in Georgia and South Carolina serving the Greater Augusta region

## Background:

Realtor | Air Force Reservist | Leader

## Education & Certifications:

REALTOR | Masters in Intelligence Studies | B.A. in International Relations

## Community Involvement

VP of Marketing, Association of the United States Army - Fort Gordon Chapter

Realtors of Greater Augusta

Home Builders Association of Greater Aiken-Augusta

Veteran of Foreign Wars - Evans Post

National Association of Home Builders

Georgia Association of Realtors

National Association of Realtors

Leadership Columbia County

Next Move Military

Mil-Estate

## Awards & Recognition

Top Resale Agent - 2023

Top Marketing Strategy - 2023

Top Listing Agent

Top Selling Agent

Top Producer

Creating Your Community Award - 2022 and 2023

Leadership Council

Chairman's Circle Award

Rookie of the Year Award

Hello!



I'm EHRIN FAIREY.

Ehrin chose to be a REALTOR for the opportunity to serve others, provide connections, and ultimately play a part in growing the greater Augusta area.

BUYERS, when you choose to find your home with Ehrin, you can expect:

- Tailored searches delivered to you inbox daily
- A thorough presentation and discussion on the home buying process in Georgia
- Detailed market analysis for the property you are looking to purchase
- Expert advocate and negotiator to leverage your unique strong suits to get your offer accepted
- Connection to the top home inspectors, lenders, and closing attorneys so you have the best team supporting you every step of the way
- Concierge service and quality communication
- Partner with Ehrin to give back to our community!



# Real Estate that Gives Back

Ehrin has a heart to help make the greater Augusta area an even better place than it already is. She does this by partnering with non-profit organizations, event involvement, and fundraising. In 2020, Ehrin lost her baby girl, Teagan Hope, unexpectedly at just 20 weeks. Though the pain and loss was incredibly difficult to walk through, Ehrin is committed to sharing hope with others who are facing difficult life circumstances. Ehrin views real estate not only as a great investment for her clients, but a way in which the community can be impacted for good. She partners with multiple non-profits and outreach opportunities in the area.



## Giving Dashboard

68 Families | \$20,520 donated

As of March 2024

When you buy or sell a home with Ehrin, you choose to partner with her to make a difference! A portion of the commission will go to supporting non-profit organizations based on the purchase price of your home.



# TESTIMONIALS

Ehrin is the best realtor. Her work ethic is impeccable. Very protective of my interests and made me feel I was her only client. **I will recommend her every time!** - Carlos C.

We have purchased several homes over the years and Ehrin is by far **the best and most professional realtor we have ever had.** - Scott G.

Ehrin is the **GOAT!** - Anonymous

It felt like a **relationship** and not at all transactional. I've added her to my network of Realtor referrals because of this! - Beth R.

**THE BEST realtor in the area, hands down.** She really paid attention to what we were looking for and found us a house that wasn't even on our radar before. Incredibly patient, caring, knowledgeable - all the things you want in a realtor! - Faith S.

If we ever need to buy another house, **Ehrin will be the first person we turn to. Could not recommend her enough.** She was wonderful. - Emily B.

# STATISTICS

**TOP 3%**

AUGUSTA  
MARKET

**5 STAR**

CLIENT  
REVIEWS

# Home Buyer's ROADMAP

1

## FIND AGENT

Match with an agent that you feel comfortable with

2

## FINANCIALS

Get your finances in order, get a credit check, and get pre-approved for a mortgage

3

## SEARCH

Begin your search! Look online and in classifieds

6

## APPRAISAL

Arrange for a professional appraiser to visit the home and determine a value

5

## INSPECTION

Arrange for a professional home inspector to visit the home

4

## OFFER

Make your offer for the home and prepare to negotiate

7

## SCHEDULE MOVE

Schedule your move date and arrange for movers

8

## CLOSING

Get your keys and celebrate your new home!

*Note:* This is only a high level overview of a buy-side process. For more detailed steps, please reach out to Ehrin!.



# FINDING *a Great agent* 01

A real estate agent is a huge asset to you as you go through the home-buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process.

Ehrin will be working with your best interests in mind and can help guide you through all the stages of home buying.



## INDUSTRY KNOWLEDGE

I have access to a wide variety of resources that is not readily available to the public. I can help you determine the best price to offer, market values, and other data.

## SMART NEGOTIATING

With my experience and expertise, I can help you negotiate the best price for your home.

## PROFESSIONAL EXPERIENCE

I ensure I am up to date on any changes in legal or administrative paperwork. I am active in my Real Estate Association, the Columbia County Chamber, and local Builder's association so I can keep a strong pulse on our community, the real estate market, and industry guidelines to ensure I provide the best service to you!

## CUSTOMER SERVICE

I am dedicated to helping you answer any questions that arise from this process. I am to provide exceptional service!

# Financials

# 02



## DETERMINE YOUR BUDGET

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determine your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.

## HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 20% downpayment is the most common for a conventional loan, however, it is not your only option!

VA loans require 0% down payment; FHA requires 3.5%; conventional can be as low as 5%.

Have a discussion with your lender to determine what works best for your scenario.







## CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above, but there are exceptions.

The better your score, the lower the interest rate you will be charged on your mortgage.

## PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First, it will help you determine your budget, and help you stay within your means. Second, it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

## HOME SEARCHING TIPS

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.



Once you find a house you love, you can make an official offer to the seller.

Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.



# MAKE *an Offer*

# 04



Once you find a house you love, you can make an official offer to the seller.

Don't be afraid to make an offer below the listed price. Sellers often price higher than they would be willing to sell for.

# NEGOTIATE *an Offer*

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase. Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

# Inspection

# 05

Make sure that you allow for an inspection to be completed prior to the closing of the sale. It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.



# APPRAISAL

# 06

Other checks you should run prior to finalizing the purchase of your new home:

1. Appraisal (done by lender)
2. Property title search (done by closing attorney)

Your lender will also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!



## *and Loan* APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

# SCHEDULE

*your move*

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details





# Closing



Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the closing attorney or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!



SCAN ME



FOLLOW ME ON SOCIAL AND REACH OUT ANY TIME YOU HAVE A QUESTION REAL ESTATE RELATED! I'M HERE FOR YOU!

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EHRIN  FAIREY  
REAL ESTATE THAT GIVES BACK

 SOUTHEASTERN  
RESIDENTIAL

THANK YOU FOR CHOOSING EHRIN TO HELP YOU BUY YOUR HOME!