

# Buyer Readiness Checklist

Your first home should feel exciting, not overwhelming.

**Book a Free Buyer Clarity Call**



# Meet Tamoni Munroe



**"Buy with clarity. Sell with confidence."**

Real Estate Professional at Realty One Group serving Metro Atlanta families in their biggest life transitions.

- Specializing in first-time buyers, growing families, and retirees
- Warm, clear guidance that simplifies complex decisions
- Deep local knowledge of Metro Atlanta communities

# Phase 1: Money Ready

Many first-time buyers start here — excited about possibilities but unsure about budget. Let's get you financially confident.

## Check Your Foundation

- Review your credit score
- Create a realistic housing budget
- Calculate rent vs. mortgage payments

## Save for Upfront Costs

- Down payment funds
- Earnest money deposit
- Moving and closing expenses

[Use Mortgage Calculator](#)



# Georgia First-Time Buyer Programs

You don't have to go it alone. Georgia offers substantial assistance for qualifying first-time buyers.

## Georgia Dream

Up to **\$10,000** in statewide assistance for eligible buyers throughout Georgia.

## Gwinnett Homestretch

Up to **\$10,000** forgivable loan if you stay 5 years in Gwinnett County.

## Atlanta Affordable Housing

Up to **\$25,000** assistance for homes within Atlanta city limits.

Plus additional bank and lender grants from institutions like Bank of America and Wells Fargo.

# Phase 2: Lifestyle Ready

Buying a home isn't just about square footage — it's about the life you'll build there.

## ☐ Rank Your Must-Haves

Bedrooms, home office, yard space, walkability to amenities

## ☐ Research Neighborhoods

Gwinnett suburbs offer family-friendly communities with top schools

## ☐ Consider School Districts

Gwinnett, Buford, Forsyth, and Decatur all rank among Georgia's best



**Exercise:** Circle your top 3 lifestyle priorities to guide your search.

# Phase 3: Market Ready

Good news! The market isn't as frenzied as a few years ago — you actually have breathing room to make smart decisions.

\$437K

Gwinnett Median Price

Starter homes typically range  
\$280,000–\$350,000

46

Days on Market

Average home sells in 46 days vs.  
28 days last year

2–5%

Closing Costs

Often negotiated with seller in  
today's market



**Georgia Inspection Tips:** Watch for HVAC wear, red clay foundation issues, and termite activity — common in our region.



# Phase 4: Move-In Ready

Imagine walking through the door of your first home — keys in hand, lights on, celebrating this milestone moment.

01

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## Assemble Your Team

Agent, lender, inspector, and closing attorney

02

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## Get Pre-Approved

Secure financing with a trusted local lender

03

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## Tour with Purpose

Focus on homes that match your lifestyle priorities

04

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## Close Successfully

Review documents, transfer funds, and get your keys!

[Download Home Search App](#)



# Your First Home Awaits

"Your first home should feel like possibility, not pressure. I'll guide you through with clarity and care."

— Tamoni Munroe



## Clarity-First Coaching

No overwhelm, just clear next steps



## Local Expertise

Deep Metro Atlanta market knowledge



## Caring Guidance

Supporting you through life transitions

[Book Your Free Clarity Call](#)

[Get Home Search Tools](#)

