



PATTY MOORE | COLDWELL BANKER KPDD

The Buyer Guide

Your Next Chapter. Beautifully Considered.

SOUTH GEORGIA ROOTS. SERVING CLIENTS THROUGHOUT GEORGIA.

Changing Lives One Key At A Time.

A REAL PERSON IN YOUR CORNER

Hi, I'm Patty.



Your Goals. My Commitment.

I'm Patty Moore, a Georgia and Florida licensed real estate professional with Coldwell Banker KPDD.

I help buyers, sellers, and investors throughout Georgia navigate their next move with practical guidance and personal attention.

Before real estate, years as a salon owner and entrepreneur taught me to listen closely and value the relationships behind the work.

Let's Make Your Next Chapter Feel More Clear.

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YOUR ROADMAP

The Home-buying Journey

A clear sequence helps turn a big goal into manageable next steps.

Start With The Plan

Share your preferred areas, must-haves, budget, and timeline. Discuss representation and how your agent will support the search.

Prepare, Search, And Compare

Work through financing questions with a lender. Tour with notes on layout, condition, and property-specific costs.

Offer, Contract, And Closing

Review terms before an offer. After agreement, track the inspections, financing, title, and closing tasks required by your contract.

Before Your First Search

Write down your target areas, must-haves, and comfortable monthly total. Decide what you can compromise on, and share any deadline that could affect the move. Ask Patty which step should happen before touring.



FINANCIAL PREPARATION

Build A Comfortable Budget

Your monthly comfort level matters as much as the purchase price.

Plan Beyond The Down Payment

Discuss closing costs, inspection costs, moving, maintenance, taxes, insurance, and any ongoing association charges.

Gather The Documents

Your lender may request income, employment, bank, tax, and debt information. Confirm the current list directly with the lender.

Understand The Estimate

Ask for a loan estimate and a monthly payment breakdown. Rates, terms, fees, and qualifications depend on your situation.

Educational information only. This guide is not a loan approval or offer. Confirm current terms with your lender.

Budget With The Full Payment In View

Ask the lender to separate principal and interest from taxes, insurance, mortgage insurance, and any other charges. Keep a separate allowance for inspections, moving, and maintenance. A calculator illustration is a starting point for that conversation.



FINANCING CONVERSATIONS

Know What To Ask A Lender

Different loan programs serve different buyers and properties.

Conventional And FHA

Ask about down payment, credit requirements, mortgage insurance, total costs, and the property standards for each option.

VA And USDA

Eligible VA borrowers may have a no-down-payment option. USDA guaranteed financing can provide no down payment for qualifying buyers and eligible rural homes.

Compare The Full Picture

Review payment, upfront costs, insurance or guarantee charges, and long-term plans. No down payment does not necessarily mean no cash needed.

Program resource: USDA Rural Development . Ask your lender for current VA, FHA, and conventional program details.

Bring These Questions To The Lender

Which programs fit my situation? What are the upfront costs, monthly charges, property requirements, and documents needed? What could change my approval? Ask for a comparison you can understand before choosing a loan.



THE HOME SEARCH

Look Beyond The First Impression

A beautiful room is a beginning. Fit, condition, and location deserve equal attention.

Set Your Priorities

Separate must-haves from preferences. Include accessibility, parking, work space, yard needs, and intended property use.

Compare Consistently

Take notes after each visit. Look at layout, storage, visible condition, and any questions for inspectors or other professionals.

Verify The Important Details

Check property-specific requirements with the appropriate provider, including school assignments, utilities, boundaries, restrictions, and insurance availability.

Keep A Consistent Tour Record

Use the comparison worksheet after each visit. Record the address, price, must-have fit, condition concerns, and questions to investigate. Look for a home that works for your daily life as well as your first impression.



OFFERS & NEGOTIATION

Make An Informed Offer

Your agent can help you compare the whole proposal before you sign.

Understand The Terms

Review price, deposits, financing, contingencies, requested costs, included items, and proposed timing.

Prepare For A Response

The seller may accept, decline, or counter. Discuss options and deadlines before responding.

Know When Agreement Is Complete

Contract formation and effective dates depend on the actual documents and applicable rules. Have your agent explain what has been signed and delivered.

Before You Authorize An Offer

Ask your agent to explain your deposit, inspection rights, financing terms, proposed dates, and what happens if a condition is not met. Keep a copy of what you actually sign and review any change before agreeing.



AFTER AGREEMENT

Under Contract, Still Moving

An accepted offer begins another important part of the process.

Inspections And Condition

Arrange appropriate inspections within your contract deadlines. Review findings and discuss any permitted requests with your agent.

Financing, Appraisal, And Title

Respond promptly to lender requests. Track any required appraisal and coordinate with the closing or title team.

Keep The Timeline Visible

Avoid assuming a task is complete. Ask who owns the next step, what is outstanding, and what date matters.

An inspection and an appraisal serve different purposes. Neither replaces your own review and professional advice.

Create One Shared List Of Open Items

For every outstanding task, write down the deadline, responsible person, and confirmation still needed. A phone conversation can move a question forward; important agreement changes should follow the proper written process.



CLOSING PREPARATION

Get Ready For The Keys

A short final checklist helps prevent last-minute confusion.

Review The Final Details

Ask your lender and closing professional to explain the documents, funds, identification, and timing needed for closing.

Walk Through And Plan The Move

Discuss a final walkthrough, utility arrangements, possession terms, moving logistics, and access after closing.

Protect The Transfer Of Funds

Independently verify payment instructions using a trusted, previously verified phone number. Do not rely only on changed email instructions.

Confirm The Handoff

Review the lender and closing professional's final instructions. Confirm how possession works, which items are included, and what remains outstanding. Arrange utilities and your move around the agreed terms rather than assumptions.



WORKING TOGETHER

Clear Communication Matters

Bring your questions early and keep the conversation moving.

What To Share With Patty

Your timing, financial comfort range, preferred areas, decision-makers, and any changes that could affect the transaction.

What We Discuss Together

Property choices, market comparisons, offer terms, contract tasks, and the information still needed for a decision.

Keep The Right Experts Involved

Lenders, inspectors, surveyors, attorneys, insurance providers, and tax professionals each address different parts of the purchase.

This guide provides general education, not legal, lending, tax, or inspection advice. Property imagery is inspirational and does not represent active listings.

Make Follow-up Specific

When you have a question, send the property address, the issue, and any date attached to it. Let Patty know if your timing or priorities change. Keep sensitive financial documents in the secure channel your professional provides.

YOUR WORKING PLAN

Your goals & budget

Use this sheet to separate what you want from what you can comfortably support. Confirm financing details with your lender.

Target areas and preferred move timing

Three must-haves and the things you can compromise on

Comfortable total monthly housing budget

Funds for down payment, closing, inspections, moving, and reserves

Check before moving forward

- ☐ Discuss a monthly payment breakdown with a lender.
- ☐ Separate essential features from nice-to-haves.
- ☐ Choose the next document or task to complete.

Questions for Patty / the right professional

YOUR WORKING PLAN

Compare the homes

Complete one sheet after each tour. Bring specific questions rather than relying on the first impression.

Property address and asking price

Layout, condition, access, and must-have fit

Likely repairs or immediate costs to investigate

Questions for inspector, insurer, lender, or local office

Check before moving forward

- ☐ Take notes promptly after the visit.
- ☐ Verify important property details with the right source.
- ☐ Compare the same criteria across the homes you tour.

Questions for Patty / the right professional

YOUR WORKING PLAN

Your contract tracker

Fill this out with your agent using the actual signed agreement. This worksheet does not create or change a contract deadline.

Property address and effective date confirmed with agent

Deposit requirements, due date, and responsible party

Inspection and contingency deadlines from the agreement

Financing, appraisal, title, and proposed closing milestones

Check before moving forward

- ☐ Record each deadline and who owns the next step.
- ☐ Keep relevant contact information in a trusted place.
- ☐ Ask before assuming a requirement has been completed.

Questions for Patty / the right professional

YOUR WORKING PLAN

Ready for closing

Turn the final phase into a short list you can review with your lender, agent, and closing professional.

Confirmed closing date, location, identification, and documents

Verified funds needed and payment instructions

Walkthrough, possession, keys, utilities, and moving plan

Open items, person responsible, and next confirmation date

Check before moving forward

- ☐ Independently verify money-transfer instructions by phone.
- ☐ Confirm possession terms before arranging the move.
- ☐ Keep copies of final documents and useful property records.

Questions for Patty / the right professional



YOUR NEXT CHAPTER STARTS HERE

Let's Make A Plan.

Patty Moore | Coldwell Banker KPDD

Mobile: (229) 425-0248

Email: patty.moore@kpdd.com

Brokerage: (706) 256-1000

5670 Whitesville Road, Columbus, GA 31904

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