BUYING MADE SIMPLE

Your Step-by-Step Guide to Homeownership



TERESSA TAYLOR GRIFFIS
TTG & ASSOCIATES, LLC

Presented by: TTG & Associates

In partnership with Coldwell Banker Elite

COLDWELL BANKER ELITE

Your clear, confident path to finding home.

Hey there!



Welcome

If you're browsing through this Buyer's Guide, it means you're thinking about purchasing your next home, and I'm truly grateful you've taken the time to be here. With so many real estate professionals out there, it means a great deal that you're considering whether my team and I might be the right fit to guide you through this exciting chapter. Thank you for allowing me the opportunity to earn your trust.

A Little About Me

II was born, raised, and have built my life right here in the Fredericksburg area. This community is more than where I work; it's home. It's where I've raised my three wonderful children, built lasting relationships, and helped countless families find the right place to call their own.

Now, as my daughter Alexa Taylor, also a Realtor and valued member of our team, joins me in this business, it brings even greater meaning to what we do. Together, we are building a family legacy in real estate rooted in service, integrity, and genuine care for the people we work with.

Over the years, I've learned that real estate is about more than houses. It's about people, their stories, their transitions, and their new beginnings. Whether you're buying your very first home or your forever one, each move represents a new season of life.

Our Approach

We believe in making the process simple, transparent, and empowering. You deserve more than a transaction; you deserve guidance, education, and confidence from start to finish. Our goal is to walk alongside you, keeping the process organized, informed, and tailored to your goals every step of the way.
Many of our clients have become lifelong friends, and we've had the privilege of helping multiple generations within the same family. That trust is something we never take for granted.

Real estate is deeply personal. It connects to our biggest milestones and life changes. It is a privilege to be part of that journey, and we would be honored to help you with yours.

Warm regards,

Teressa Taylor Griffis
TTG & ASSOCIATES, LLC

TTG & ASSOCIATES

Your clear, confident path to finding home.



ABOUT *the team*



TERESSA TAYLOR GRIFFIS
TTG & ASSOCIATES, LLC

meet THE TEAM



TERESSA TAYLOR GRIFFIS

TEAM LEAD | NEW CONSTRUCTION & LAND SPECIALIST | REALTOR®

Hey there! I'm your real estate guide and new best friend! Your real estate guide and dedicated local Virginian committed to being more than just an agent, offering deep knowledge of the process and prioritizing your home buying or selling journey as a unique adventure. Let me put over two decades of experience and knowledge to work to protect your family.



ALEXA TAYLOR

BUYER SPECILIAST | REALTOR®

Hi! I grew up in Richmond and went to college in Fredericksburg. I am passionate
about helping others navigate their real estate goals in a positive, detailed, and low-stress process. When you hire me as your Realtor, you will have a full-time hands-on agent that is committed to you and your goals.



SARA CORDES

TRANSACTION COORDINATOR | REALTOR®

Hi ya! It's an important decision when choosing a Realtor to represent you. There is always so much that goes into the buying, or selling of a home. It can be a very joyous, or stressful time on anyone, but that's why you are in luck! I'm here to help you through the process and to make your life less stressful.



LIV DANIELS

MARKETING SPECIALIST

I'm a graphic designer and marketer with a BA from the University of Delaware. My role is to support the agents and clients with their marketing needs to ensure that our resources and tools are deployed for the highest possible impact.

meet THE TEAM



THE HINE TAYLOR TEAM

MORTGAGE LENDER | FAIRWAY INDEPENDENT MORTAGE COMPANY

Nick Bohn is one of Virginia's most well-respected mortgage experts and has a wide variety of loan types to serve nearly every buyer's needs. You're free to work with any lender that you'd like, but you should do yourself a favor and have a conversation with Nick.

Fairway Mortgage - The Hine Taylor Team



SETTLEMENT AGENT | MBH TITLE

PHILLIP BLAKE

Phillip Blake is a seasoned professional in the area of title insurance and real estate settlement services. Phillip's commitment to customer service and his own knowledge has created exceptional experiences for many years.

MBH Title



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needs ASSESSMENT

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BUYER QUESTIONNAIRE

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BUYER INFORMATION

Date:

First name
Last name
Home address
City, state, zip
Home phone
Cell phone
E-mail
Preferred method ☐ PHONE ☐ CELL ☐ EMAIL
Preferred time AM PM
Profession
Employer
Work phone

Reason for buying
First time buyer YES ☐ NO ☐
Married YES ☐ NO ☐
Children YES ☐ NO ☐ # ☐
Other family members YES ☐ NO ☐ # ☐
Pets YES ☐ NO ☐ # ☐

CO-BUYER

First name
Last name
Home phone
Cell phone
E-mail

PRICE AND FINANCING

Paying method? CASH ☐ FINANCE ☐ **Lender name?** _____

Have you been pre-qualified? YES ☐ NO ☐ **Have you been pre-approved?** YES ☐ NO ☐

What amount have you been pre-qualified/pre-approved for? $ _____

Will your lender issue a pre-qualified/pre-approval letter stating this amount? YES ☐ NO ☐

What monthly payment range would you feel comfortable with? $ _____

Do you need to sell a house before you can purchase another? YES ☐ NO ☐ ON MARKET ☐

If you find a property you like, are you ready to make an offer now? YES ☐ NO ☐

What price range are you considering? $ _____

What down payment amount are you considering? $ _____

Are you currently in a lease? YES ☐ NO ☐ **When does it expire?** _____

DESIRED LOCATION

Desired city area, or neighborhood: _____

Desired school district: _____

Are you familiar with the area that you would like to move to? YES ☐ NO ☐

Describe the look and feel of the preferred area you would like to move to: _____

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HOME REQUIREMENTS

Type of home: SINGLE FAMILY HOME ☐ MULTI-FAMILY HOME ☐ VILLA ☐ TOWNHOUSE ☐ CONDO ☐

Selling as: NEW HOME ☐ RESALE ☐ BOTH ☐ **Home style:** MODERN ☐ CLASSIC ☐

Home size: UNDER 1000 ☐ 1000-2000 ☐ 2000-3000 ☐ 3000-4000 ☐ OVER 4000 ☐ **sq. ft.**

Lot size: SMALL ☐ MEDIUM ☐ LARGE ☐ specific acreage: _____

Floors: SINGLE STORY ☐ MULTI-STORY ☐ **Open floor plan?** YES ☐ NO ☐

ROOMS & FEATURES

Please provide us more information on the main room's requirements and rate the importance of each extra feature of your new home (1 = not important; 5 = very important).

BEDS # ☐ **BEDROOMS** MASTER # ☐ KIDS # ☐ OTHER # ☐ **BATHS #** ☐

	1	3	5
MASTER SUITE	☐	☐	☐
WALK-IN CLOSET	☐	☐	☐
GUEST ROOM	☐	☐	☐
OFFICE/STUDY ROOM	☐	☐	☐
HOBBY/GYM ROOM	☐	☐	☐
FORMAL DINING ROOM	☐	☐	☐
FIREPLACE	☐	☐	☐
LAUNDRY ROOM	☐	☐	☐
BASEMENT	☐	☐	☐
EXTRA STORAGE	☐	☐	☐
GARAGE spaces # ☐	☐	☐	☐
WORKSHOP	☐	☐	☐
PATIO/DECK	☐	☐	☐
BACKYARD	☐	☐	☐
BBQ AREA	☐	☐	☐
POOL	☐	☐	☐
FENCED YARD	☐	☐	☐

	1	3	5
READY TO MOVE IN	☐	☐	☐
RENOVATION	☐	☐	☐
PRIVACY	☐	☐	☐
VIEW	☐	☐	☐
QUIETNESS	☐	☐	☐
NATURAL ENVIRONMENT	☐	☐	☐
FAMILY NEIGHBORHOOD	☐	☐	☐
CLOSE TO SCHOOLS	☐	☐	☐
CLOSE TO PARKS	☐	☐	☐
CITY ENVIRONMENT	☐	☐	☐
BUSINESS DISTRICT	☐	☐	☐
CLOSE TO WORK	☐	☐	☐
CLOSE TO HIGHWAYS	☐	☐	☐
CLOSE TO PUBLIC TRANSPORTATION	☐	☐	☐
CLOSE TO RESTAURANTS, BARS	☐	☐	☐
CLOSE TO SHOPPING	☐	☐	☐
COUNTRYSIDE	☐	☐	☐

OTHER REQUIREMENTS

Other specific features? _____

Any special requirements? _____

Your lifestyle? (entertaining, relaxing, raising a family, homeworking) _____

Your ideal move in date? _____

PROPERTY VIEWING

What days and times are the best for you to view properties? MON _____ TUE _____

WED _____ THU _____ FRI _____ SAT _____ SUN _____

What do you feel will be the key factors in your purchasing decision? (price, terms, location, etc.)

_____



tools and RESOURCES

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TOOLS TO HELP YOU ALONG THE WAY



GOOGLE LENS

An app that allows you to search Google through your camera lens in case you can't identify any item in the house.

https://lens.google

FAMILY WATCHDOG

This app allows you to check out a neighborhood to see if any of your neighbors may be a safety risk. All information should be confirmed.

https://www.familywatchdog.us



ZILLOW MORTGAGE APP

Zillow Mortgage App allows you to make quick calculations on various financial aspects of making a purchse.

https://www.zillow.com/mortgage-calculator/

ISCAPE FREE

iScape is a free AR app that allows you to take a photo of the yard and then add trees, shrubs, flowers and more to see what the yard could be like.
https://www.iscapeit.com



HOMESTYLER VR

This app is another VR app that allows you to place furniture similar to yours in a home you're consdiering to see how it'll look

https://www.homestyler.com

CRIMEMAPPER

Crimemapper allows you to research crime statistics by address in the area to see what law enforcement has been reporting on.

https://www.crimemapping.com

TOOLS TO HELP YOU ALONG THE WAY



OUR WEBSITE

There are a variety of tools on our website, including a way to search for the newest listings and bookmark them or schedule a time to see them with us.
www.ttghomes.com & www.ttgva.com

UPDATER

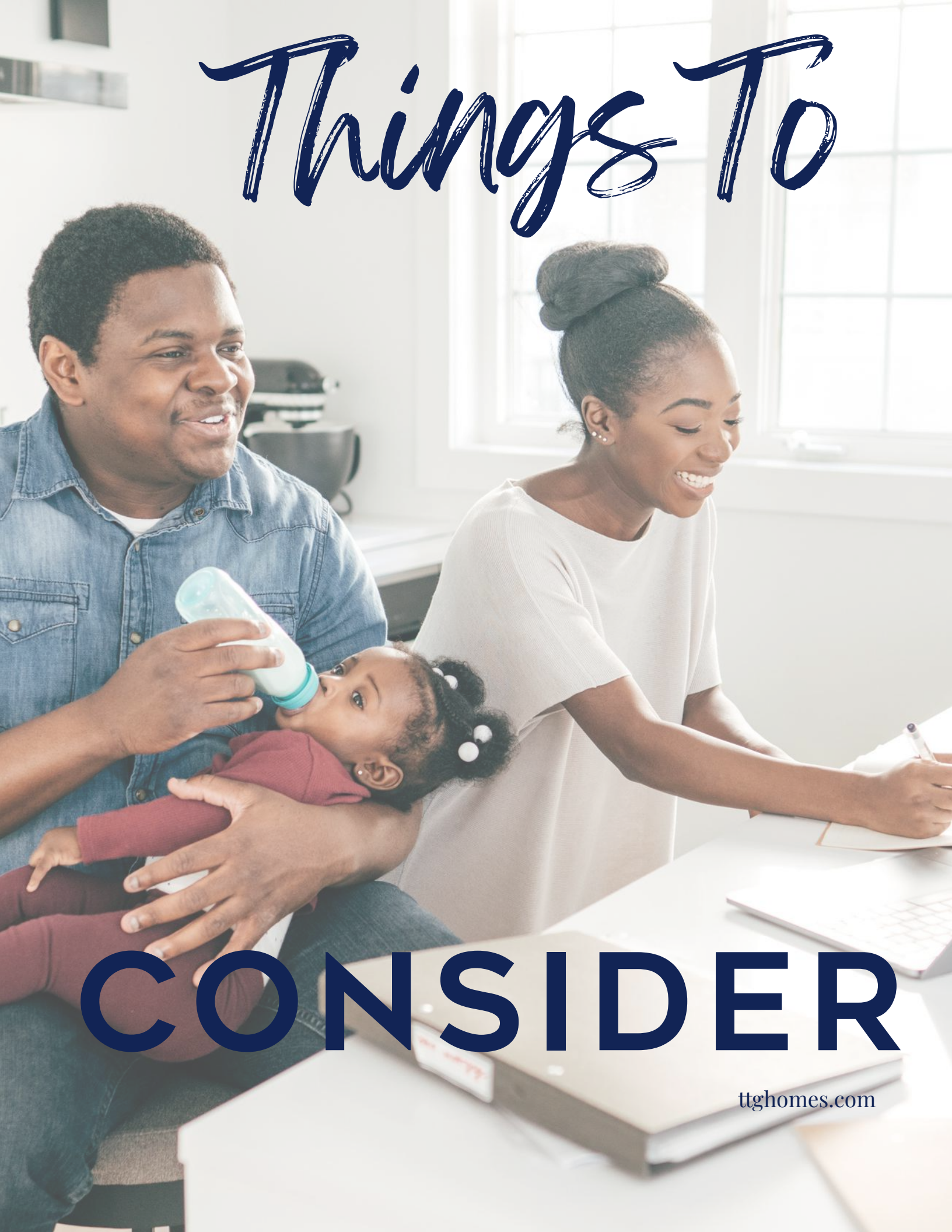
Once you are under contract for your new home, I will set up a system for you that allows you to organize your move, change your mailing address, get discounts on moving-related items, and much more!







Things To



CONSIDER

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Safety CONSIDERATIONS

MOST HOMES HAVE SURVEILLANCE EQUIPMENT

With the emergence of affordable surveillance devices like smart cameras and AI Assistants (Siri, Alexa, and Google) most homes have some level of surveillance equipment inside and outside of the home. For this reason, we recommend that you keep all comments to yourself during the showing both in and out of the home. We provide you with showing feedback froms which you can use to make notes in private during the showing and then we can discuss afterwards

PHOTOS, VIDEOS AND LIVE STREAMING IS A NO-NO

It is a violation of law for a home buyer to take photos, record videos, or live stream from inside of the seller's home, without the express permission of the seller. When doing any of the above is necessary we will attempt to get consent from the seller.

WIRE FRAUD IS VERY REAL

There are nefarious people in this world and those people will attempt to take advantage of the trust of home buyers. DO NOT ever transfer money or provide personal information to any party in this transaction without verbal confirmation from a member of our team or the settlement company. Do not copy our team on any financial information, unless we have specifically requested it.





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The PROCESS



THE HOME BUYING process

STEP 1

GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
- Set a budget

STEP 2

MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
- Set wants & needs

STEP 3

FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary

STEP 4

MAKE AN OFFER

- Research comps in the area
- Work with your realtor to set up the best offer
- Negotiations may occur

STEP 5

OFFER SIGNED

- All negotiations are finished
- Both parties have signed contract

STEP 6

INSPECTIONS

- Professional inspects the property
- Discovers issues that may need to be worked into the purchase agreement
- Negotiate repairs

STEP 7

APPRAISAL

- Professional ensures the property is worth the loan and purchase price you agreed to pay

STEP 8

TITLE COMMITMENT

- The title company will send you a title insurance policy for the property after closing

STEP 9

DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing

STEP 10

CLOSING

- Final walk-through
- Sign closing documents
- Receive your keys

10 steps TO BUYING A HOME

1. FIND THE RIGHT AGENT

Off to a GREAT start!
Excellent Choice!

2. PREPARE FINANCES
3. GET PRE-APPROVED
4. START HOME SHOPPING
5. MAKE AN OFFER
6. ORDER AN INSPECTION
7. NEGOTIATE FINAL OFFER
8. APPRAISAL ORDERED
9. SCHEDULE THE MOVE
10. CLOSING DAY

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GET QUALIFIED

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	580	NO DOWN PAYMENT
USDA LOAN	580	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% 10%
203K LOAN	620	3.5%
CONVENTIONAL LOAN	620	5-20%
VA HOUSING	620	0% Down



INCOME QUALIFICATIONS

QUALIFYING INCOME

W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties

**May be allowed with a 2-year history of receipts and filed on tax return as income.

NEEDED DOCUMENTS

W2'S FROM THE PAST 2 YEARS
1 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 2 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS

TYPES OF mortgage loans

TYPES OF LOANS

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	VA funding fee varies based on type of service. Can be waived for disabled veterans.	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	1% upfront fee	REQUIRED	580
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
VIRGINIA HOUSING	State bond suite of loan products designed to assist low-moderate income buyers. Down payment assistance available.	None required. Borrowers with a 680 FICO can finance 1.5% of purchase price in the loan.	Varies	Varies	620

How am I COMPENSATED

COMMISSIONS AND FEES

As a real estate agent, the income I earn comes from commissions, often based on the final sales price of the property I assist you in purchasing. There are no set or standard fees for the services that I provide, and they are determined by negotiations between brokers or between sellers and myself.

Just like you when you accepted jobs in the past, I also want to make sure that I am compensated for the work I do. The knowledge and information I have gained in my career require a lot of education, study, and experience. My job is to apply all of my knowledge and resources to protect you and your family. I will always work toward getting you the best possible outcome in your pursuit of buying a home.

As an independent contractor with my firm, I am obligated to share a portion of the commission with my brokerage in return for the support they give me, as well as my own business expenses, taxes, and other fees that I pay.

In return for that service, we will establish a minimum compensation that I will receive upon reaching your goal of purchasing your next home. That minimum commission fee is outlined in our Exclusive RIght to Represent Agreement. You will always know what compensation I am receiving and from where prior to entering into a contract to purchase.

WHO PAYS THE COMMISSION?

Over the years it was traditional for a seller to compensate the buyer's agent for representing the buyer in the transaction. However, it has always been the responsibility of the buyer to ensure that the agent is compensated for the work that we will do to help you navigate this often challenging process. Although it may be unlikely that the Seller will offer a pre-determined amount of compensation to the buyer agent it doesn't mean that they aren't willing to assist you with the fees associated with buying a home. In instances in which the seller is not offering to pay compensation, our first effort will be to negotiate for the seller to pay our compensation on your behalf. If the seller is unwilling to pay, we will discuss what options are available to you which may include you paying the fees, financing them in the sales price or other options.



Signing an AGREEMENT

REPRESENTATION AGREEMENT

I take my role as your agent very seriously and will invest a great deal of time in working with you.

Prior to becoming your agent, I will ask you to review and sign an Exclusive Right To Represent Buyer Agency Agreement. That's a long title for the agreement that lays out the terms of how I work, things you need to know about the process, and when our business relationship begins and ends.

This agreement also contains elements intended for your and your family's protection, as well as terms that we are required to establish by law before showing homes or providing guidance and counsel.

ARE YOU REQUIRED TO SIGN AN AGREEMENT?

The short answer is yes; you are required to sign an agreement before an agent can show you homes or provide guidance to you. Since 2012, Virginia law has required real estate agents to attain a signed disclosure of agency acknowledgement with their buyers (Regulation 54.12137). That disclosure requires particular elements, such as expiration date, disclosure of compensation, what type of representation you consent to me, and more.

I am aware that some agents do not take this requirement as seriously as others and may have worked with you without the required disclosure. My guess is that you would prefer to work with an agent who takes the regulations seriously. Many of the terms of these disclosures and agreements are meant for the protection of you and your family. We will review this agreement at the time of our buyer consultation meeting.



GUIDING YOU HOME

COMMUNICATION

- Showing times
- Email, Phone, Text
- Digital Signatures
- Work Hours



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HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

NOTES _____

_____

_____

CURB APPEAL

DISLIKE NEUTRAL LOVE

INSIDE

DISLIKE NEUTRAL LOVE

OUTSIDE

DISLIKE NEUTRAL LOVE

PRICE/ COST

DISLIKE NEUTRAL LOVE

LOCATION

DISLIKE NEUTRAL LOVE

NEIGHBORHOOD

DISLIKE NEUTRAL LOVE

If requested by the Seller, may we share your feedback with the Listing Agent of this property?

☐ Yes ☐ No

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MAKING AN *offer*

MAKING AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

- **Put Your Best Foot Forward**
  We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

- **Put Down a Healthy Earnest Deposit**
  A large earnest money deposit shows the seller you are serious

- **Cash Talks**
  A transaction that is not dependent on receiving loan approval is more attractive to a seller

- **Shorter Inspection Periods**
  Try shortening the inspection period to 10 days

- **Offer to Close Quickly**
  Many sellers prefer to close within 30 days.





AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

- ACCEPT THE OFFER
- DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

- COUNTER-OFFER

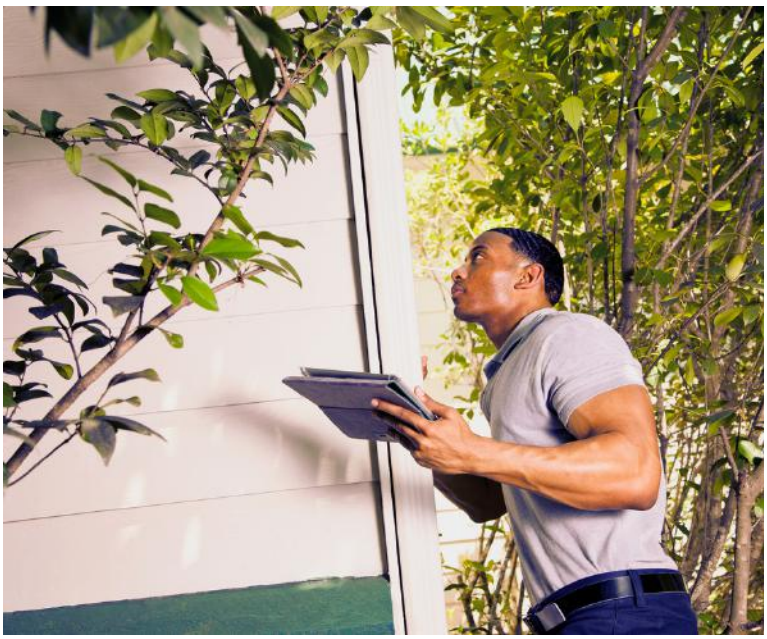
A counter-offer is when the seller offers you different terms. If this happens, you can:

- ACCEPT THE SELLER'S COUNTER-OFFER
- DECLINE THE SELLER'S COUNTER-OFFER
- COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.





HOME INSPECTION

The immediate step after making an offer and having it accepted is to complete any inspections that the offer was contingent upon. If one of the contingencies was a home inspection, you'll have a certain number of days to complete this after the offer is accepted.

POST INSPECTION AGREEMENT

This form will be used after the home inspection if there are any counter-offers to the seller, asking that items considered defective or problems relating to the safety of the home are corrected prior to closing.

HOME WARRANTY

A home warranty can be purchased to cover repairs and replacements on systems and appliances in your home, usually for a period of a year. This may include coverage of your home's electrical, plumbing, heating, and air conditioning systems as well as other home appliances.

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TITLE SEARCH

Title is the right to own, possess, use, control and dispose of property. When purchasing a home, you are actually buying the seller's title to the home.

Before the closing, a title search will be conducted for any problems that might prevent you from a clear title to the home.

You will also want to determine how you wish to hold title to the property - especially if you're buying with a spouse, a partner, family member, or colleague.

APPRAISAL

An appraisal is an estimate of the value of a property. Although the primary goal is to justify the lender's investment, the appraisal can also protect you from overpaying.

Your lender will typically hire the appraiser and charge you a fee for the service at the closing.

FINAL COMMITMENT LETTER

After the lender approves your loan, you will get a commitment letter that stipulates the loan term and terms to the mortgage agreement. This final commitment letter will include the annual percentage rate and the monthly costs to repay the loan. It will also include any loan conditions prior to closing.

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TERMITE INSPECTION

When purchasing a home, most lenders require a termite inspection to know if the property has been damaged by termites or other wood destroying insects. If the home has any structural damage, the lender will require the property be treated and repaired.

HOMEOWNERS INSURANCE

Lenders also require proof of insurance on a home before issuing a mortgage. Payments toward a homeowners insurance policy are usually included in the monthly payments of the mortgage.

FINAL AMOUNT FOR CLOSING

You won't know your final cost for closing until the last couple of days. You'll find the summary of costs on the Settlement Statement document.

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scheduling YOUR MOVE



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scheduling YOUR MOVE

AFTER SIGNING

•Finalize Home Mortgage
•Schedule Home Inspection
•Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
•Get copies of medical records and store them with your other important documents
•Create an inventory of anything valuable that you plan to move
•Get estimates from moving companies

4 WEEKS TO MOVE

•Give 30 days notice if you are currently renting
•Schedule movers/moving truck
•Buy/find packing materials
•START PACKING

3 WEEKS TO MOVE

•Arrange appraisal (lender will handle this)
•Complete title search (Title company will do this)

2 WEEKS TO MOVE

•Secure Home Warranty
•Get quotes for home insurance
•Schedule time for closing
•Contact utility companies (water, electric, cable)
•Change address: mailing, subscriptions, etc.
•Minimize grocery shopping
•Keep on packing

1 WEEK TO MOVE

•Obtain certified checks for closing
•Schedule and attend a final walkthrough
•Finish packing
•Clean
•Pack essentials for a few nights in new home
•Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number

CLOSING *day*



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10

closing DAY

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.



FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done. We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents



CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs

RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!

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CLIENT *testimonials*

OUR CLIENTS LOVE US!

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5 Stars just aren't enough!!!

Friendly, caring and helpful she always a wants the best for her clients. You can't go wrong with TTG & Associates LLC they are the best at what they do !! Teressa is your secret weapon when it comes to real estate! If you are a builder, she will make sure you have all the tools you need for success.

Teressa is top notch! I have worked with her on NUMEROUS transactions. Her new construction knowledge and experience is second to none! If you are even considering new construction- you need to speak with her. I have seen her save clients more money than you would believe, by preventing them from making costly mistakes. On top of that, she genuinely cares about every family and it is so much more than just a transaction to her.

It is evident that Teressa cares about her customers. She went above and beyond for my clients, and she always delivered exceptional customer service. She took every concern seriously and handled all issues promptly no matter how small.

Teressa is your secret weapon when it comes to real estate! If you are a builder, she will make sure you have all the tools you need for success. If you are someone looking to buy a home, she will go above and beyond to help you in any way needed. 10/10 :)

Thank you, Teressa, for all your patience in dealing with me and my family. You guided through some major steps while building both homes simultaneously, and we feel that we have beautiful custom homes!

TTG & Associates, is fantastic at coordinating the opening and continued sales of our new projects and managing our sales team for optimum results. Teressa provides excellent communication and is quick to pivot when necessary in this challenging market.

Excellent service and great team! TTG & Associates is your right-hand man when going through the new construction process. They made the process seamless and helped me understand any and all questions I had. I'd definitely recommend them to anyone!

Theresa is a dedicated professional, Top of the Class, Award-winning business woman and leader who knows every aspect of the building and the real-estate business in side an out. Friendly, caring and helpful she always a wants the best for her clients. You can't go wrong with TTG & Associates LLC they are the best at what they do !!

Teressa was wonderful throughout the process and the communication was fantastic from beginning to end!

Teressa is exceptionally professional, friendly and has answered our many questions. No constant voice mail or long call back times, she answers her phone. -

Your journey matters to us.

Thank you for trusting
TTG & Associates to be
part of it.
We're honored to walk
alongside you
every step of the way.



TERESSA TAYLOR GRIFFIS
TTG & ASSOCIATES, LLC