

*Kya Gasena*

REAL ESTATE AGENT

HOME  
BUYER'S  
*guide*

YOUR STEP-BY-STEP ROADMAP TO  
HOMEOWNERSHIP

# WELCOME

Thank you for trusting us to guide you through the home buying journey.

This process can feel overwhelming, but with the right information and support, it becomes an exciting and rewarding experience.

This guide is designed to help you understand each step, make informed decisions, and feel confident every step of the way.

Let's find your perfect home, together.

*Kya Sasena*

LICENSED REAL ESTATE PROFESSIONAL



# TABLE OF *Contents*

- 1. MEET YOUR AGENT**
- 2. MEET YOUR BROKERAGE TEAM**
- 3. THE HOME BUYING PROCESS – STEP BY STEP**
  - **DEFINE YOUR NEEDS & BUDGET**
  - **GET PRE-APPROVED FOR A MORTGAGE**
  - **START THE HOME SEARCH**
  - **ATTENDING SHOWINGS**
  - **MAKING AN OFFER**
  - **HOME INSPECTIONS & APPRAISAL**
  - **CLOSING THE DEAL**
- 4. INDUSTRY UPDATE : NAR SETTLEMENT**
- 5. BUYER FAQs**
- 6. GLOSSARY OF REAL ESTATE TERMS**
- 7. MOVE-IN CHECKLIST**
- 8. CONTACTS & RESOURCES**
- 9. FINAL NOTES & THANK YOU**
- 10. LET'S STAY CONNECTED**






# HI! I'M KYA


**a licensed real estate agent at Keller Williams Buckhead with experience helping buyers navigate the home buying process with ease and clarity.**

I believe in personalized service, open communication, and empowering my clients with the tools they need to make confident decisions.


I'm here to guide you through each step of the journey, from understanding your needs to closing the deal, so you feel supported, informed, and excited along the way.

Let's find your perfect home, together.

 [kyasasena@kw.com](mailto:kyasasena@kw.com)

 734-788-7788

 [www.kya.kw.com](http://www.kya.kw.com)

 3650 Habersham Rd NW Atlanta, GA 30305

# MEET OUR *Team*



*Kyra Saena*  
REALTOR

- ✉ [kyasasena@kw.com](mailto:kyasasena@kw.com)
- ☎ 123-456-7890
- 🌐 [www.kya.kw.com](http://www.kya.kw.com)



*Kelly Chancy*  
CEO, TEAM LEADER

- ✉ [kellychancy@kw.com](mailto:kellychancy@kw.com)
- ☎ 404-604-3800
- 🌐 [www.kwbuckhead.com](http://www.kwbuckhead.com)



*Angie Meza-Smith*  
MANAGING BROKER

- ✉ [angie@heartofatlantagroup.com](mailto:angie@heartofatlantagroup.com)
- ☎ 404-604-3800
- 🌐 [www.kwbuckhead.com](http://www.kwbuckhead.com)



*Brett Caldwell*  
OWNER, OPERATING PRINCIPAL

- ✉ [bcaldwell@kw.com](mailto:bcaldwell@kw.com)
- ☎ 404-604-3800
- 🌐 [www.kwbuckhead.com](http://www.kwbuckhead.com)

# THE HOME BUYING PROCESS

## STEP BY STEP



# 01

## DEFINE YOUR NEEDS AND BUDGET

**Setting clear goals from the start helps make smart, confident decisions.**

**Before beginning the home search, take time to define what you're really looking for — and what you can comfortably afford. Knowing your priorities and limits upfront will save time, reduce stress, and keep your search focused.**

### QUESTIONS TO CONSIDER:

#### LIFESTYLE & PRIORITIES

Preferred location or neighborhood?  
Minimum number of bedrooms/bathrooms?  
Essential features?  
Long-term or short-term home?

#### FINANCIAL READINESS

Comfortable monthly payment?  
Estimated price range?  
Down payment saved?  
Have you reviewed your credit?

*Tip: Knowing your limits and goals upfront helps you move faster when the right home appears — and avoid costly mistakes later.*

# 02

## GET PRE-APPROVED FOR A MORTGAGE



Before beginning your home search, it's essential to get pre-approved by a trusted mortgage lender. This step gives you a clear picture of what you can afford, helps you stay within your budget, and positions you as a serious buyer in the eyes of sellers.

Pre-approval isn't just about getting a number, it gives you confidence and direction. You'll understand your borrowing capacity, monthly payments, and loan options, which means no surprises down the road.

To get pre-approved, your lender will typically review your income, employment history, credit score, assets, and current debt. Having this information ready will make the process faster and smoother.

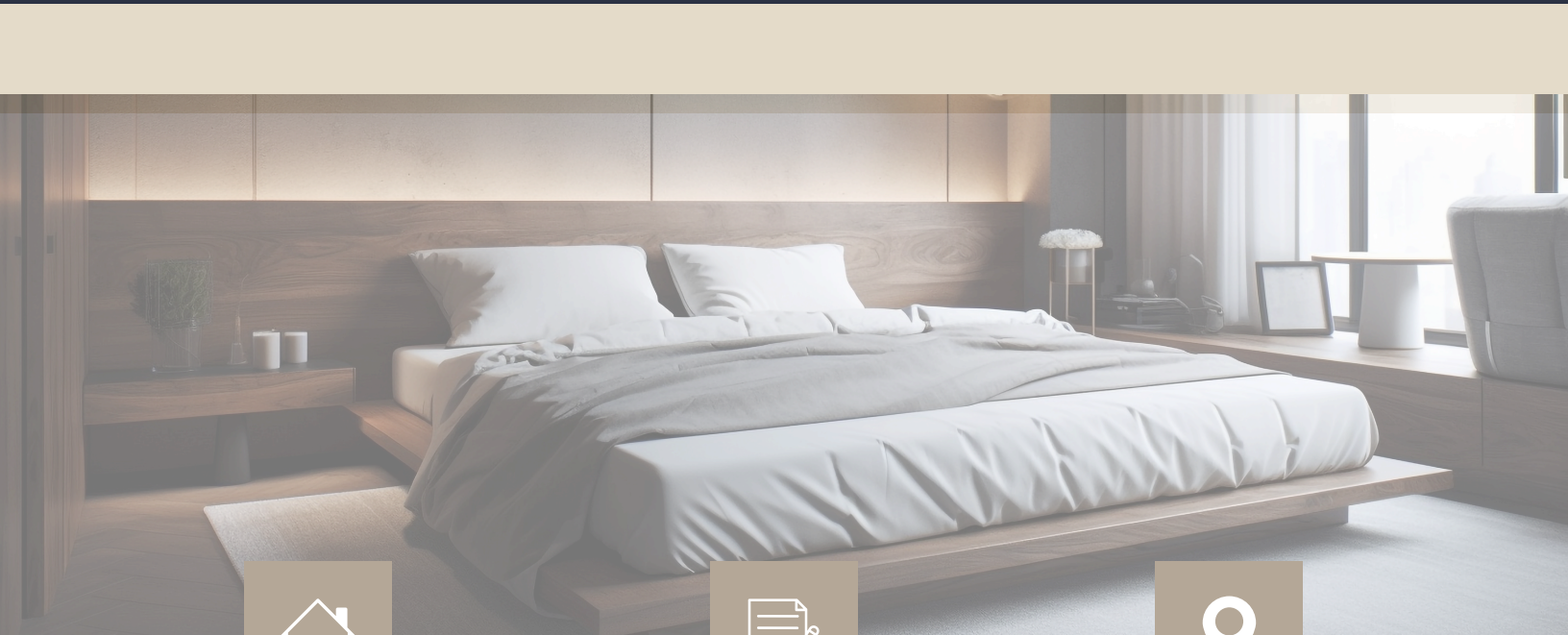
By securing your pre-approval early, you can make faster decisions and submit stronger offers when you find the right home. It's one of the smartest steps to take before scheduling your first showing.

*Tips: Work with a reputable lender who will guide you through the process, explain the terms clearly, and provide a letter of pre-approval you can use when submitting offers*

*A trusted vendor List provided at the end of the book.*

# 03

## START THE HOME SEARCH



### REVIEW LISTINGS THOUGHTFULLY

Now that you're pre-approved, begin by browsing listings that match your location, budget, and lifestyle. Be clear about your non-negotiables and flexible where possible.



### DEFINE PRIORITIES

Create a simple list of “must-haves” vs. “nice-to-haves”. This helps you stay focused and avoid falling in love with a property that doesn't meet your real needs.



### EVALUATE EACH HOME CAREFULLY

Pay attention to layout, natural light, neighborhood vibe, and potential for long-term value. Your agent will guide you and provide expert insights during showings.



### COMPARE & REFLECT

After each visit, take notes and photos. Create a shortlist weekly to keep your options organized and your goals clear.

# 04 ATTENDING SHOWINGS

Visiting homes is one of the most exciting parts of the buying process, but it's important to approach each showing with focus and intention.

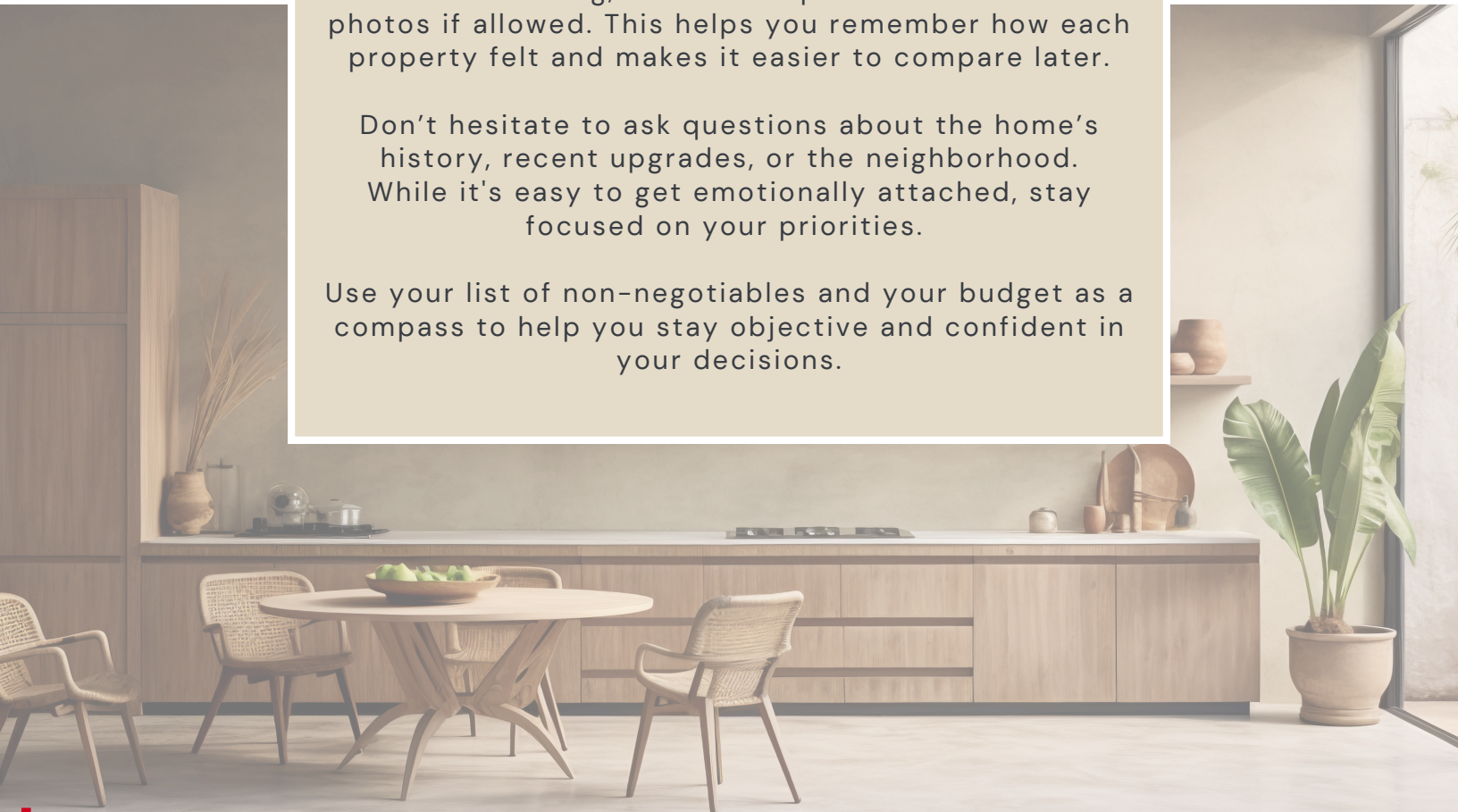
As you walk through a property, look beyond the decor and pay close attention to the layout, the natural light, the condition of finishes, and how the space flows from room to room.

Try to imagine your daily routine in the home. Does it suit your lifestyle? Is there enough storage? Would you feel comfortable working, relaxing, and entertaining in this space?

After each showing, take a few quick notes or discreet photos if allowed. This helps you remember how each property felt and makes it easier to compare later.

Don't hesitate to ask questions about the home's history, recent upgrades, or the neighborhood. While it's easy to get emotionally attached, stay focused on your priorities.

Use your list of non-negotiables and your budget as a compass to help you stay objective and confident in your decisions.



# 05

## MAKING AN OFFER

**Once you've found a home that feels right, it's time to move forward with an offer. This step can feel both exciting and overwhelming, but with expert guidance, it becomes a clear and confident process.**

I'll help you determine a strong offer based on current market conditions, the home's value, and your budget. The offer typically includes the proposed purchase price, preferred closing date, contingencies (such as financing or inspection), and any items you'd like to request, such as appliances or repairs.

It's important to move quickly but thoughtfully. In competitive markets, timing is critical. A well-prepared, realistic offer can make all the difference. I'll also handle the negotiation process, working to get you the best possible terms while protecting your interests.

Once the offer is submitted, the seller may accept, reject, or counter.



# 06

## DUE DILIGENCE, HOME INSPECTIONS & APPRAISAL



**After your offer is accepted, you enter into a due diligence period (determined by your contract). Two key steps help confirm that the home is a solid investment: the home inspection and the appraisal. These are standard parts of the buying process and play a critical role in protecting both your finances and your peace of mind.**

A home inspection is typically performed by a licensed professional who thoroughly examines the property, from the roof to the foundation. They check for issues like structural damage, plumbing or electrical concerns, and overall safety.

The inspector will provide a detailed report so you can make informed decisions. In some cases, you may renegotiate repairs or pricing based on the findings.

At the same time, your lender will order an appraisal to determine the fair market value of the home. This ensures the property is worth the amount you're borrowing. If the appraisal comes in lower than the agreed price, your agent will help you explore options — including negotiating with the seller or adjusting your financing.

Both steps are important, not just for closing the deal, but for making sure you feel confident in your purchase.

*Tips: Always attend your inspection if possible. Seeing the process firsthand helps you better understand the home and prioritize any needed repairs.*



# 07 CLOSING THE DEAL

The closing process is the final step before you officially become a homeowner. It includes several important tasks, each playing a role in ensuring a smooth and successful transfer of ownership.



## FINAL PREPARATIONS

Once your offer is accepted, the final stage begins. During this time, your lender prepares the mortgage documents, the title company completes legal paperwork, and your agent schedules a final walkthrough. This is your chance to confirm that the property is in the agreed condition and that any repairs have been made.



## SIGNING & PAYMENTS

On closing day, you'll review and sign all the official documents, including your loan agreement and property transfer forms. You'll also pay any remaining closing costs, which typically include lender fees, title services, taxes, and insurance. Your agent and lender will guide you through each step to make sure everything is clear and accurate.



## GET YOUR KEYS

Once all documents are signed and funds are transferred, the home is officially yours. You'll receive the keys and can begin moving into your new space, the moment where all your planning becomes a reality.

# OFFER TO CLOSE PROCESS

An overview of the process that occurs from making an offer to closing.



\* The appraisal is often ordered and scheduled immediately after a binding contract. Therefore may occur earlier than notated on this flowchart.

\*\* Three Day Rule - Once Buyer(s) confirm receipt of Closing Disclosure, Closing will take place 3 Business Days later.

# INDUSTRY UPDATE

# 2024 NAR SETTLEMENT

*TRANSPARENCY, CLARITY, AND NEW EXPECTATIONS.*

In 2024, the National Association of Realtors (NAR) reached a legal settlement that introduced significant changes to the home buying process in the United States.

One of the most important updates is the requirement for buyers to sign a written agreement with their agent before touring properties.

This change promotes transparency, clearly outlines how agents are compensated, and ensures that buyers understand the services being provided.

This guide has been updated to reflect these new standards and is designed to help both agents and clients navigate the process with clarity and confidence.

# BUYER FAQs

BUYING A HOME OFTEN COMES WITH PLENTY OF QUESTIONS AND THAT'S COMPLETELY NORMAL. BELOW ARE A FEW ANSWERS TO HELP YOU FEEL MORE CONFIDENT AS YOU MOVE FORWARD.



## **DO I NEED TO BE PRE-APPROVED BEFORE LOOKING AT HOMES?**

Yes. Getting pre-approved gives you a clear budget and shows sellers you're serious. It also helps streamline your search and offer process.



## **HOW MUCH SHOULD I SAVE FOR A DOWN PAYMENT?**

That depends on your loan type, but most buyers put down between 3% and 20% of the purchase price. Your lender can help you understand your options.



## **CAN I STILL BUY A HOME IF I HAVE STUDENT LOANS OR OTHER DEBT?**

Yes. Lenders consider your full financial picture, including your debt-to-income ratio. Having debt doesn't automatically disqualify you.



## **WHAT HAPPENS AFTER MY OFFER IS ACCEPTED?**

You'll enter escrow, complete a home inspection and appraisal, finalize your financing, and then move toward closing. Your agent will guide you through each step.



# GLOSSARY OF REAL ESTATE TERMS

**APPRAISAL:**

An evaluation by a licensed professional to determine the fair market value of a property, usually required by lenders before approving a mortgage.

**CLOSING COSTS:**

Fees paid at the end of a real estate transaction, including lender fees, title insurance, taxes, and legal services.

**CONTINGENCY:**

A condition included in an offer that must be met before the sale can move forward (such as inspection, financing, or appraisal).

**DOWN PAYMENT:**

The portion of the home's purchase price that the buyer pays upfront, separate from the mortgage.

**ESCROW:**

A secure process where a third party holds funds and documents until all parts of the transaction are complete.

**HOME INSPECTION:**

A detailed evaluation of the property's condition, performed by a certified inspector before finalizing the purchase.

**MORTGAGE:**

A loan from a bank or lender used to purchase a home, typically paid back over 15 to 30 years.

**PRE-APPROVAL:**

A lender's written confirmation that a buyer qualifies for a mortgage up to a certain amount, based on financial review.

**TITLE:**

Legal ownership of a property. A title search confirms that the seller has the right to transfer ownership.

# CHECKLIST

EVERYTHING YOU NEED TO FEEL READY ON DAY ONE.

## BEFORE MOVING DAY

- Transfer or set up utilities (electricity, gas, water, internet)
- Change your address with USPS, banks, and subscriptions
- Schedule movers or a rental truck
- Pack a "first night" box with essentials (toiletries, clothes, charger, paperwork)
- Confirm move-in time with sellers or property manager
- Clean your new home (or schedule professional cleaning)
- Change the locks on the Doors (you never know who has a key to that door)

## ON MOVING DAY

- Keep important documents and valuables with you
- Do a final walkthrough of your old home
- Label boxes clearly by room
- Check that keys, garage remotes, and entry codes are working
- Take meter readings and photos for reference

## AFTER YOU MOVE IN

- Test smoke detectors and security systems
- Locate water shut-off valve and breaker box
- Unpack one room at a time (start with kitchen & bedroom)
- Update driver's license and voter registration
- Introduce yourself to neighbors!

## MY ADDITIONAL TASKS

- .....
- .....
- .....
- .....

# CONTACTS & PREFERRED VENDORS



## YOUR REAL ESTATE AGENT

KYA SASENA  
734-788-7788  
3650 Habersham Rd NW Atlanta, GA 30305  
kyasasena@kw.com  
www.kya.kw.com

## PREFERRED LENDER



SUPREME LENDING - RORY HUDSON  
678-542-4264  
3650 Habersham Rd NW Atlanta, GA 30305  
Rory.Hudson@SupremeLending.com  
www.website.com

## PREFERRED LENDER



CERTAINTY HOME LENDING - MERIDITH POGGI  
404-368-3698  
3650 Habersham Rd NW Atlanta, GA 30305  
mpoggi@certaintyhomeloans.com  
www.loanswithmeredith.com

## CLOSING ATTORNEY



MMH - Brendon "Bren" McLeod  
404-442-6600  
33520 Piedmont Road, Suite 110 Atlanta, GA 30305  
bren@mmhfirm.com  
www.mmhfirm.com

## HOME INSPECTIONS



INSPECTIONS IN GA - RAKESH PARMAR  
678-429-1311  
rakesh@inspectionssinga.com  
www.inspectionssinga.com



# THANK YOU

Thank you for taking the time to review this guide.

I hope it brought you clarity, confidence, and a better understanding of the home buying process.

Remember, you don't have to go through this alone. I'm here to support, advise, and advocate for you every step of the way!

Whether you're buying your first home or your fifth, the process should feel exciting, not overwhelming.

I'm honored to be part of your journey and look forward to helping you find not just a house, but a place to call home.


*Kya Sasena*


LICENSED REAL ESTATE PROFESSIONAL




# LET'S STAY CONNECTED





 [kyasasena@kw.com](mailto:kyasasena@kw.com)


 734-788-7788

 [www.kya.kw.com](http://www.kya.kw.com)

 3650 Habersham Rd NW  
Atlanta, GA 30305

 Instagram: [[@kyasasena](https://www.instagram.com/kyasasena)]

 Facebook: [[Kya Sasena](https://www.facebook.com/KyaSasena)]

 LinkedIn: [[Kya Sasena](https://www.linkedin.com/in/KyaSasena)]

Digital Business Card

