

LUXE

LUXEBHM.COM



BUYERS

THE ULTIMATE ROADMAP TO BUYING A HOME



WHITE HOUSE
REAL ESTATE





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THE TEAM

We believe in an approach to selling your home as unique as you are.



CONNIE ALEXANDER JACKS, REALTOR®

Connie serves as the CEO of The LUXE Group and the Broker for White House Real Estate.

Connie brings 20 years of Real Estate Experience to the team. Connie lives in Liberty Park with her husband, Steven, and her two sons, Amos and JonRoss.



STEVEN JACKS, REALTOR®

Steven serves as Trainer for The LUXE Group. Steven graduated from Birmingham School of Law and brings a wealth of knowledge to the team.

Steven is passionate about helping hard-working families in Alabama buy, sell, and invest in their future through real estate.

BRANDON SMITH, REALTOR®

Brandon serves The LUXE Group as Sales Manager. Brandon has been a licensed real estate agent throughout Alabama for over 16 years and joins Connie and Steven as co-creator of White House Real Estate.

Brandon specializes in listing and marketing properties throughout Central Alabama and assisting first-time home buyers navigate the process of buying their first home!



LUXE

AT WHITE HOUSE REAL ESTATE



The LUXE Group at White House Real Estate is a collaborative of agents and coordinators from all backgrounds that bring a breath of fresh air to the real estate industry in Birmingham, Alabama. With over 50 years of real estate experience, The LUXE Group knows how to navigate clients through the process in any market.

Each member of The LUXE Group goes through an extensive onboarding process and mentorship. The LUXE Group brings a special advantage to every client as they are the only team in Birmingham to be selected as coaching clients in the top tier of the #1 Real Estate Coaching Program in the United States. This collaboration means LUXE clients can expect service like they have never received before during a real estate transaction by Birmingham's top professionals.

Not only do our agents provide the best service in Birmingham, but what happens behind the scenes is absolutely amazing. From searching to signatures, our clients are walked through and notified of where they are in the process at all times.

And it doesn't stop there! The LUXE Group wants to be your real estate agent for life! That means that even after closing, we are following up with you, and always there whenever you need us!

THE NUMBERS

A breakdown of our home buying numbers.



Voted Best of Zillow® in 2019 and 2020!

124

Number of home buyers we served last year.



Over 45 years of helping home buyers find the perfect home!



157 new friends made



THE STEPS

Let's take a closer look at the steps to buying a home.

**START
HERE**



**GET
PRE-APPROVED**

You'll want to make sure to get this process started asap, as getting pre-approved for financing is essential.



CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favor!



MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.



HOUSE HUNTING BEGINS

We'll take note of your requirements and start searching for properties that fit the bill!



MAKE A DEAL

We might receive a counteroffer, We'll review it with you and decide on the next steps.



MOVE IN!

Schedule the inspection, get the keys and move into your new home!

HOME!



IF EVERYTHING GOES HOW IT SHOULD, ANY AGENT WOULD DO. BUT WHEN THINGS GO WRONG, STEVEN JACKS IS THE ONE YOU WANT TO HAVE. HE WENT WAY ABOVE AND BEYOND GETTING US THE DEAL WE WANTED AND MAKING SURE ALL PARTIES FOLLOWED THRU.

WHEN THINGS GOT OFF TRACK, STEVEN IS THE ONE THAT WOULD FIX IT. HE ALWAYS GOT BACK TO US RIGHT AWAY WITH ANY QUESTIONS AND MADE SURE WE UNDERSTOOD THE ANSWERS TO OUR SATISFACTION. HE WAS THE GLUE THAT HELD THINGS TOGETHER; MAKING SURE WE WERE CONNECTED TO THE RIGHT PEOPLE AT THE RIGHT TIME TO GET THINGS DONE. WHEN WE WERE NOT HAPPY WITH REPAIRS THE SELLER MADE, HE MADE EXTRA TRIPS, PHONE CALLS, AND ARRANGEMENTS TO GET IT DONE RIGHT. WHETHER THERE WERE ISSUES WITH THE SELLER, LENDER, OR TITLE COMPANY, STEVEN STEPPED IN AND MADE IT WORK. HE IS AN ALL-AROUND AWESOME GUY AND ANYONE WOULD BE LUCKY TO HAVE HIM AS THEIR REALTOR®!

-Daniel Jewett

• BUY OR SELL FIRST

What's best? We break it down for you right here.

Every situation is unique, so we like to examine a few factors before advising which is best for you. For example: What are the current market conditions? Are you financially capable of carrying two properties without feeling stressed? If we're in a seller's market you might want to find a new home first, but if we're in a buyer's market it's probably best to sell your property first. Let's take a look at the advantages of both.

BUY FIRST

Works best when:

- There is a lot of competition in the market and property prices are rising
- You're confident there will be a high level of demand for your existing property
- You can negotiate or make it conditional on selling your own home
- You're prepared to accept an offer that lets you move on or pay bridging finance.

SELL FIRST

Works best when:

- Property prices are flat or declining
- if you want greater certainty about how much you have to spend on your next home
- If you're moving locations and buying in a different and slower market
- If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

HOME OPERATING COSTS



TAXES

Property taxes are a major source of income and are used to help pay for city services. Each municipality determines its own tax rate every year.

UTILITIES

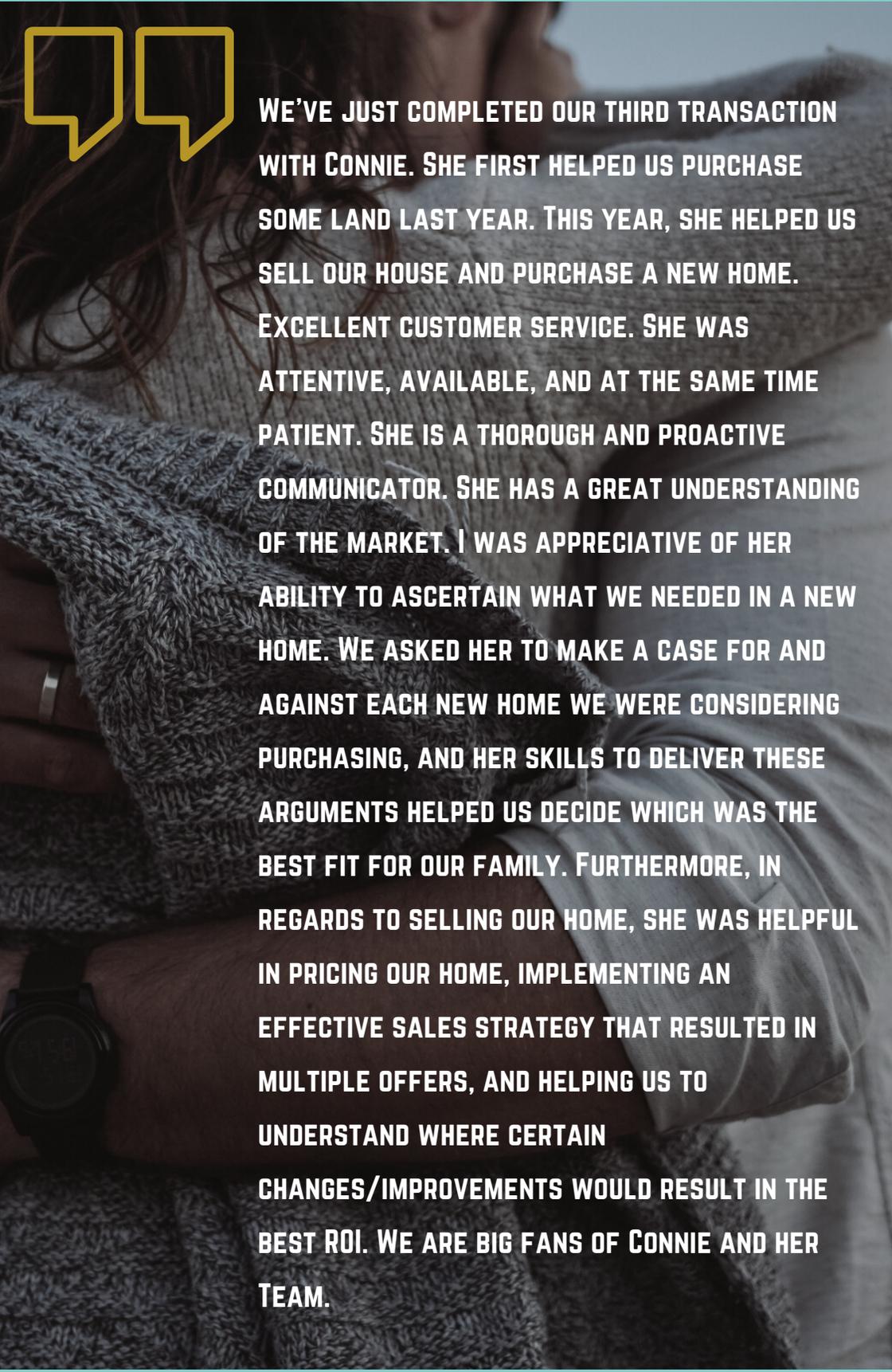
Utilities are the services required to run your home including: power, water, sewer, and heating costs. The cost of utilities can vary widely from home to home and from season to season.



INSURANCE

Home insurance can protect you against all types of damage to your home, such as flooding, vandalism, and theft. Most lenders require you to have home insurance to get a mortgage so they can protect the asset they are lending on.





WE'VE JUST COMPLETED OUR THIRD TRANSACTION WITH CONNIE. SHE FIRST HELPED US PURCHASE SOME LAND LAST YEAR. THIS YEAR, SHE HELPED US SELL OUR HOUSE AND PURCHASE A NEW HOME. EXCELLENT CUSTOMER SERVICE. SHE WAS ATTENTIVE, AVAILABLE, AND AT THE SAME TIME PATIENT. SHE IS A THOROUGH AND PROACTIVE COMMUNICATOR. SHE HAS A GREAT UNDERSTANDING OF THE MARKET. I WAS APPRECIATIVE OF HER ABILITY TO ASCERTAIN WHAT WE NEEDED IN A NEW HOME. WE ASKED HER TO MAKE A CASE FOR AND AGAINST EACH NEW HOME WE WERE CONSIDERING PURCHASING, AND HER SKILLS TO DELIVER THESE ARGUMENTS HELPED US DECIDE WHICH WAS THE BEST FIT FOR OUR FAMILY. FURTHERMORE, IN REGARDS TO SELLING OUR HOME, SHE WAS HELPFUL IN PRICING OUR HOME, IMPLEMENTING AN EFFECTIVE SALES STRATEGY THAT RESULTED IN MULTIPLE OFFERS, AND HELPING US TO UNDERSTAND WHERE CERTAIN CHANGES/IMPROVEMENTS WOULD RESULT IN THE BEST ROI. WE ARE BIG FANS OF CONNIE AND HER TEAM.

CHOOSING A NEIGHBORHOOD

1

WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo, or townhome? Do some research on what types of homes offer what that will help narrow down your search area.

2

CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



3

OLD OR NEW HOUSES?

Older neighborhoods are great for their charm and character, but often older homes require more repairs, while newer developments have modern finishes and fewer repairs needed.



4

COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



5

WALKSCORE

How important is it to you to be within walking distance of things like schools, shopping, and groceries? Think of what you want or need to be close to.



6

MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.



THE OFFER PROCESS

Let's talk about the offer process, here are the steps and what to expect.

DRAFT THE OFFER

We will draft an offer that protects you and includes any clauses that make sure are needed. Keep in mind that this offer is just an offer until it is accepted.



ACCEPT



REJECT



COUNTER

The Seller may accept your offer - CONGRATS!!!!

The Seller may reject your offer.

The Seller may come back with their own offer

Time to celebrate, now we will move ahead with any conditions laid out in the offer like a home inspection. Once completed we wait for closing and then MOVE IN!

We will ask questions to discover why and if there is anything we can do to make the offer more appealing. If not we move on and find the home you were meant to have!

In this case, we will review the terms with you and continue to negotiate until we have reached a mutual agreed upon offer or until no agreement can be reached.

Everything
you'll need to
budget for.

CLOSING COSTS



BEFORE CLOSING

- DEPOSIT
- PROPERTY APPRAISAL
- HOME INSPECTION

ON CLOSING

- LAND TRANSFER TAX
- PROPERTY TAX
- MORTGAGE INSURANCE

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- IMMEDIATE REPAIRS AND MAINTENANCE

You've got Q's
We've got A's

FAQ'S



HOW LONG DOES THE PROCESS USUALLY TAKE?

Buying a home can happen in a week or take months. We will work with you to make it happen as quickly as possible.

WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's a shortage of housing. A buyer's market occurs when there are more homes for sale than buyers.

HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford, the first step is making an appointment with a mortgage broker.



HOME BUYERS CHECKLIST

From beginning to end, we've created a list of things you might not be thinking of.

TWO MONTHS BEFORE

- Start downsizing and donating old and unwanted items
- Start researching moving costs and companies
- Collect school records and transfer
- Order packing supplies

ONE MONTH BEFORE

- Change your address and send moving notifications to friends and family
- Find local healthcare providers and shopping necessities
- Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- Contact utilities
- Finalize moving arrangements

2-3 DAYS BEFORE

- Plan payments and expenses for moving
- Defrost your fridge
- Clean as you continue to pack
- Pack things you will need right away separately

MOVING DAY

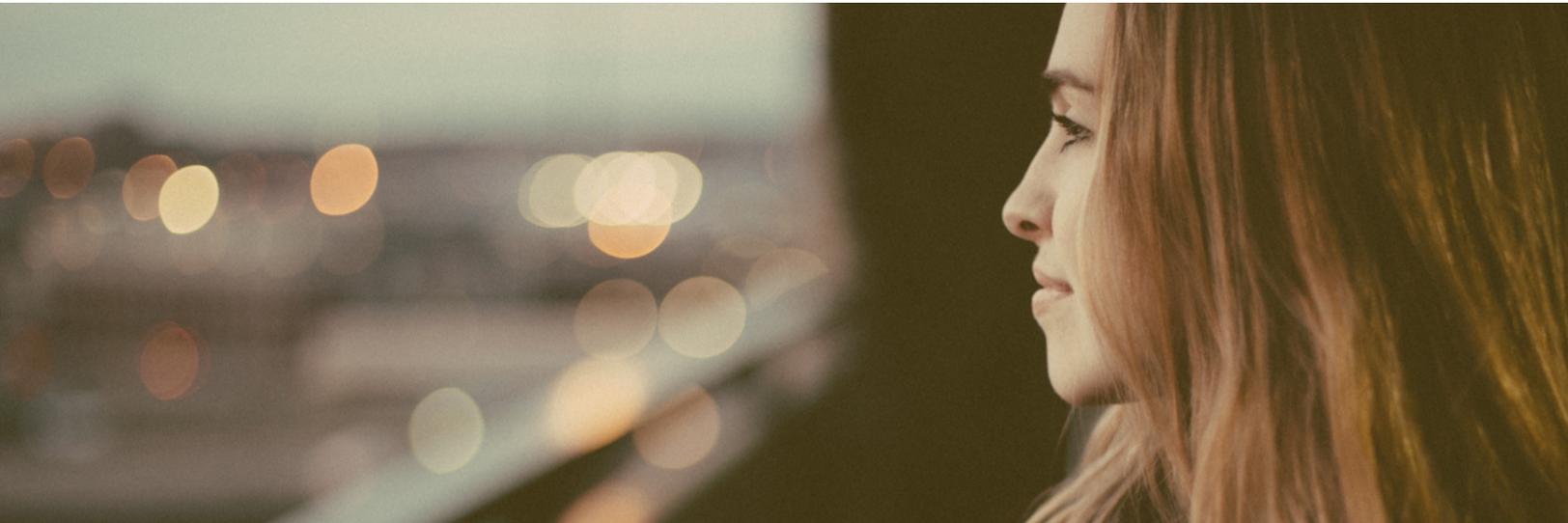
- Do a final walkthrough
- Keep all receipts
- Pre-clean, seal any windows or doorways
- Check for damages in your new home that will need to be fixed
- Unpack room by room

• THE WORDS

What our clients had
to say about our
selling process



We had the absolute best experience with Susan! She took the time to listen to our specific needs and was able to find our perfect home in only our second home viewing! Susan went above and beyond to meet our expectations and followed up on everything in a very timely manner to ensure our closing went smoothly. We highly recommend Susan, you will not be disappointed.



Connie made buying and selling a house very easy. This was my first experience even though I am 80. She is so professional. She knows every aspect of the market in the area.



I thoroughly enjoyed working with Steven. He was very easy and pleasant to work with and made the process so simple. I would definitely recommend him.



Susan is very responsive. She patiently helped us narrow down from many houses we were considering and helped us compromise on a home that best fits the needs of our family. She was intuitive about the features of a home that would best work for us. Everything you want in an agent.



Benny is such an awesome realtor! Always attentive and responsive!! He was honest and gave great advice when we asked for help!



Susan was great! She helped us every step of the way and answered any and all questions we had. She is very knowledgeable and goes above and beyond to make sure that everything is perfect for you in all aspects of your home purchase. She even helped us finalize the sale of our home to make sure we were all set to move into our new home since we were moving to Birmingham from out of state.



This is the second home Connie has sold for me. If you are looking for someone to go above and beyond for you, look no further! Connie was always there to help me through the process of selling my house.



READY TO GET STARTED?

LUXE



WHITE HOUSE
REAL ESTATE

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LUXEBHM.COM

FOLLOW ALONG

