

KOYIN COLEMAN, REALTOR®

The Atlanta Home Buyer Guide

Everything you need to buy
with confidence in Atlanta.

Cobb · Cherokee · Paulding · Fulton · Gwinnett



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WELCOME

Koyin Coleman
REALTOR® | Atlanta, GA

My analytical background means I bring data and strategy to every deal, not just enthusiasm.

Tech Girl by day and your REALTOR® day & night — always there for my clients. My passion is helping you achieve the goal of homeownership across Cobb, Cherokee, Paulding, Fulton, and Gwinnett counties. No pressure. No fluff. Just honest guidance.

"My goal is simple: help you make the smartest real estate decision for your family — with no pressure and no fluff."

WHAT'S INSIDE

- Step 1** Know Your Numbers — Budgeting & Pre-Approval
- Step 2** Find Your Market — Atlanta Neighborhoods Breakdown
- Step 3** The Home Search — What to Look For
- Step 4** Making an Offer — Strategy & Negotiation
- Step 5** Under Contract — Inspections, Appraisals & Contingencies
- Step 6** Closing Day — What to Expect
- Bonus** First-Time Buyer Checklist + Move-Up Buyer Checklist

STEP 1

Know Your Numbers

Before you fall in love with a home, you need to know what you can actually afford. This starts with two things: understanding your budget and getting pre-approved for a mortgage.

Pre-approval is not the same as pre-qualification. Pre-qualification is a quick estimate. Pre-approval is a thorough review of your income, assets, and credit — and it's what sellers take seriously in a competitive market like Atlanta.

Down Payment	You do not need 20% down. FHA loans start at 3.5%. Conventional loans can go as low as 3%. Georgia Dream also offers down payment assistance.
Credit Score	Most lenders want 620+ for conventional. FHA accepts 580+. The higher your score, the better your rate.
DTI Ratio	Your debt-to-income ratio should ideally be below 43%. This includes your new mortgage payment.
Get Pre-Approved	Do this before you tour a single home. It sets your budget and makes your offer competitive.

STEP 2

Find Your Market

The Atlanta metro is massive — and each county has a very different feel, price point, and lifestyle. Here's a quick breakdown of the areas I specialize in:

Cobb County	Marietta, Kennesaw, Acworth, Smyrna. Great schools, established neighborhoods, strong resale value. Median home price ~\$380K–\$420K.
Cherokee County	Canton, Woodstock, Ball Ground. Fast-growing, newer construction, more space for your dollar. Median ~\$350K–\$400K.
Paulding County	Dallas, Hiram, Powder Springs. Most affordable of the NW Metro. Great for first-time buyers. Median ~\$300K–\$360K.
Fulton County	Alpharetta, Roswell, Sandy Springs. More urban/suburban mix, higher price points, strong job market access. Median \$450K+.
Gwinnett County	Lawrenceville, Duluth, Buford, Suwanee. One of the fastest-growing counties in Georgia. Diverse communities, strong schools, and great value. Median ~\$360K–\$420K.

STEP 3

The Home Search

Now the fun begins — but stay strategic. In Atlanta's market, the right home can move fast. Work with me to set up automated MLS alerts the moment listings hit the market. By the time a home shows up on Zillow, it may already have offers.

**Must vs.
Nice-to-Have**

Write out your non-negotiables before you start touring. Bedrooms, commute distance, school district. Stay grounded when emotions run high.

**Visit at Different
Times**

Tour a neighborhood in the morning AND evening. Traffic patterns, noise levels, and neighbors show up differently.

Think Resale

Even if this is your forever home, think about future buyers. Odd layouts, busy roads, and lack of storage hurt resale value.

New vs. Resale

New construction offers warranties and customization. Resale often means more character — but may need updates.

STEP 4

Making an Offer

This is where strategy matters most — and where having an analytical agent pays off. In competitive Atlanta neighborhoods, the highest offer doesn't always win.

Offer Price	Based on recent comparable sales (comps), I will help you determine a competitive but smart offer price.
Earnest Money	This shows the seller you are serious. Typically 1–2% of purchase price. Goes toward your closing costs.
Contingencies	Inspection, financing, and appraisal contingencies protect you. I will advise on which to include and which are negotiable.
Escalation Clause	In a multiple-offer situation, this automatically beats competing offers up to your max — without overpaying upfront.
Response Time	Sellers typically respond within 24–48 hours. Stay available and be ready to make quick decisions.

STEP 5

Under Contract

Congratulations — your offer was accepted! Now begins the due diligence period. This is your window to verify the home is everything it appeared to be.

Home Inspection	Always get one. A licensed inspector evaluates the roof, foundation, HVAC, plumbing, and electrical. Budget \$350–\$500.
Appraisal	Your lender orders this. It confirms the home is worth what you are paying. If it comes in low, we negotiate, cover the gap, or walk away.
Title Search	Your closing attorney verifies there are no liens or ownership disputes on the property.
Final Walkthrough	Done 24–48 hours before closing. Verify repairs were made and the home is in agreed condition.
Homeowners Insurance	Get quotes early. Your lender will require proof of insurance before closing.

STEP 6

Closing Day

You made it! Closing typically happens 30–45 days after your offer is accepted. Here is what to expect on the big day.

What to Bring	Government-issued ID, cashier's check or wire confirmation for closing costs, and anything your attorney requests.
Closing Costs	Typically 2–5% of the loan amount. Includes lender fees, title insurance, attorney fees, and prepaid taxes/insurance.
The Signing	Expect to sign a lot of documents — your closing attorney will walk you through each one.
Getting the Keys	Once all documents are signed and funds are disbursed, the home is yours!

BONUS

Your Buyer Checklists

First-Time Buyer Checklist	Move-Up Buyer Checklist
■ Check & improve your credit score	■ Get current home market analysis
■ Save for down payment + closing costs	■ Understand your equity & net proceeds
■ Get pre-approved (not just pre-qualified)	■ Decide: sell first or buy first?
■ Define your must-haves vs. nice-to-haves	■ Get bridge loan info if buying before selling
■ Research neighborhoods & school districts	■ Pre-approve for new mortgage
■ Set up MLS alerts with your agent	■ Identify your upgrade priorities
■ Tour at least 5–8 homes before offering	■ Time your listing with your target purchase
■ Review all inspection findings carefully	■ Negotiate possession timing at closing
■ Understand your closing cost breakdown	■ Coordinate movers across both transactions
■ Set up utilities before closing day	■ Review tax implications of your sale
■ Change locks after you get the keys	■ Update estate documents after purchase

Ready to Make Your Move?

I'd love to be your guide through the Atlanta market.
No pressure. No fluff. Just honest, data-driven guidance.

Reach out any way you prefer:

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Serving Cobb · Cherokee · Paulding · Fulton · Gwinnett and surrounding counties

This guide is for informational purposes only and does not constitute financial or legal advice. Market data reflects general Atlanta metro trends. Contact Koyin Coleman for guidance specific to your situation.