



BUYER'S COST BREAKDOWN CHECKLIST

Buy with clarity, confidence, and a complete understanding of your true costs.

Buying a home is one of the biggest financial steps you'll take — but it shouldn't feel uncertain.

Use this quick guide to understand what's included, what's negotiable, and how to plan for success in today's North Atlanta market.

1. Down Payment

Typical Range: 5%–20% of purchase price

Your down payment affects your loan type, interest rate, and whether you'll have PMI (private mortgage insurance).



 *Tip: Aim for what keeps you comfortable, not stretched. More down = lower payment & stronger offer.*

3. Monthly Payment

Includes:

- Mortgage principal + interest
- Property taxes (varies by county: Forsyth, Fulton, Cherokee)
- Homeowner's insurance
- HOA dues (if applicable)



 *Tip: Ask your lender to estimate the total monthly payment for each property you consider – not just the loan amount.*

2. Closing Costs

Typical Range: 2%–3% of purchase price

Includes: appraisal, title, lender & escrow fees, transfer taxes, and insurance.

 *Tip: Many of these can be negotiated – sellers sometimes contribute toward closing costs or interest rate buy-downs, especially if a home has been on the market for a while.*

4. Maintenance & Utilities

Estimate: ~1% of your home's value per year for upkeep

- HVAC & water heater servicing
- Lawn & exterior care
- Small repairs and appliance replacement



 *Tip: Budget monthly for future maintenance so surprises don't stress your budget.*

5. Monthly Payment

These vary by location — commuting, schools, amenities, and local taxes all affect your real cost of living.



6. One-Time Costs

Plan ahead for these often-overlooked expenses:

- Home inspection (\$400–\$600)
- Appraisal (\$500–\$700)
- Home warranty (optional, \$600–\$800)
- Moving, storage, and setup costs



8. Buyer Brokerage Agreement (Georgia Law)

Before touring homes, Georgia law requires that buyers sign a Buyer Brokerage Agreement.

It outlines:

- How your agent represents you
- How they're compensated
- The homes or timeframe covered

7. Agent Compensation

Typical Range: 2.5%–3% of the purchase price

In most North Atlanta transactions, the seller still covers the buyer's agent compensation — but it's always negotiable.

If a seller doesn't offer it, it can often be structured into your offer or discussed with your agent.

✓ Tip: Your agent will review this with you upfront so there are no surprises — ever.



✓ Tip: You can sign this for one home or a short term before fully committing — it's all about transparency and mutual trust.

Want Help Calculating Your Exact Numbers?

Text **BUYSMART** to **404-436-2128**

and I'll send you your personalized Clarity Cost Breakdown — a simple one-page summary tailored to your goals, loan type, and target area.



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