



## 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.



✓ *Tip: The “right area” often saves more long-term than a slightly cheaper home farther away.*

## 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.



Keys to   
*North Atlanta*

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“Guiding Your Transition with Clarity.”

