



BUYING A HOME



NOELLE & BRAD BANKS
ASSOCIATE BROKER/AGENT
Your Friends and Family Realtors for Life



YOUR HOME BUYING PACKET

A COMPLETE GUIDE TO THE HOME-BUYING PROCESS



Welcome!

You are about to embark on the exciting journey of finding your ideal home. Whether it is your first home or your tenth home, a retirement home or an investment property, we will work hard to make your home buying experience a positive one. We can help you find the ideal home with the least amount of hassle by using our expertise and the full resources of our office to achieve these results!

Purchasing a home is a very important decision and a big undertaking in your life. In fact, most people only purchase a few homes in their lifetime. We will ensure you are protected and well equipped with the most up-to-date information for your big decision. We are prepared to guide you through every phase of the home-buying process.

This packet is designed to be a helpful resource for you throughout your home-buying journey. It contains procedures and contact information that will be a useful reference to you before, during and after your transaction.

So, let's take an exciting journey together! We look forward to meeting your real estate needs every step of the way!

Sincerely,

A handwritten signature in black ink that reads "Brad and Noelle Banks". The signature is written in a cursive, flowing style.

Brad and Noelle Banks



WWW.THEBANKSTEAM.COM

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Email: Noelle@TheBanksTeam.com

BRAD & NOELLE BANKS

EXCEPTIONAL SERVICE ~ HONEST COMMUNICATION



Noelle is a graduate of The University of Georgia and holds a B.A. degree in French. As an International Flight Attendant with Delta Air Lines, Noelle gained a great deal of experience working with people of various cultures and backgrounds. She speaks French and Italian and loves to travel! Although originally from Upstate New York, Noelle has lived in East Cobb, West Cobb and South Cherokee.

Noelle's attention to detail in negotiating contracts, never-ending research and consistent communication have proved to be her greatest strengths in her Real Estate Career.

Noelle obtained her Associate Broker's License in 2007 as the next step to more in depth training in her Real Estate Career. She loves Real Estate and is thrilled to be part of a successful Real Estate team with her husband Brad.

Brad is a graduate of Kennesaw State University and holds a B.S.E. in Middle School Education. He taught Science, Math and Drama for over twenty years at Westminster Christian Academy in Athens, GA and at Mt. Paran Christian School in Kennesaw, GA. Although originally from San Francisco, Brad was raised in the East Cobb Community.

Brad's extensive knowledge of History, Landscaping and Architecture have impressed some of the most distinguished clients. However, his people skills are his most evident strength in his Real Estate Career.

The Banks Team & Associates, Inc. has been in the Real Estate industry since 2002 and proudly joined Atlanta Communities Real Estate Firm in 2017.

Brad and Noelle specialize in both East and West Cobb, South Cherokee and North Fulton Counties. However, The Banks Team & Associates, Inc. assists both Sellers and Buyers throughout the Metro Atlanta area.

Associate Broker/Realtor

Members, Atlanta REALTORS® Association

Members, Georgia Association of Realtors

Members, National Association of Realtors

Members, First Multiple Listing Service (FMLS)

Members, Georgia Metro Listing Service (MLS)

Additional Languages Spoken: French & Italian
C.D.P.E. (Certified Distressed Property Expert)



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"We absolutely love what we do and are committed to providing our clients with exceptional, professional and personal service!"

When it comes to purchasing a new home, it's important to partner with a Realtor® who knows the current market well. From finding a new home to negotiating a contract, attention to detail is key. We take a proactive approach to helping you achieve your home purchasing goals as quickly and efficiently as possible.

INNOVATIVE, PROFESSIONAL, PERSONAL:

The Banks Team & Associates, Inc. utilizes the latest technologies, market research and business strategies to not only meet, but exceed your expectations. However, more importantly, we listen and that means we find solutions that are tailored to you.

OUR "REFERRAL ONLY" CONCEPT:

We are committed to providing our clients with the highest level of service possible. Our pledge is to meet all of your Real Estate needs and build lifetime clients. Our business is built on referrals! We focus 100% of our energy on our clients and in return we depend on you to refer your friends to us.

If you are genuinely pleased with our service, the greatest compliment you can give us is a referral. Referrals are what determine our success one home at a time, one friend at a time, one client at a time.



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CLIENT TESTIMONIALS

REAL PEOPLE ~ REAL HOMES ~ REAL EXPERIENCES

"We have purchased 3 homes and sold 2 with Brad and Noelle and they are the absolute best. They bring complementing skills that create a dynamic team. Brad is an incredible stager and holds nothing back from creating a listing that captures attention. Noelle is an incredible negotiator and is relentless at getting the best for her clients. Best of all you work directly with Brad and Noelle and not a "team" that supports them. We are so thankful to have met them and will continue to buy/sell with them in the future. They are more than real estate agents, they are truly partners."

- George and Melissa Troskie

"This has to be the best experience we have had looking for a new home. They came recommended from our realtor where we came from and we couldn't have been happier! They are amazing at their job, and even greater people! Brad and Noelle were very professional, always punctual, understanding, and patient with all our needs and wants."

- Jason and Carolina Strong

"My family and I were under a tight time frame to find a new home. Brad and Noelle came highly recommended by a friend and we couldn't be happier with the service we received. They found us the perfect place and negotiated the sale so well that we were able to close with a week to spare. They're an excellent team!"

- Matthew and Theresa White

"Brad and Noelle are the BEST!! They have helped us with the process of purchasing two homes and selling as well. Their knowledge of all things related to real estate is extensive and they each have their specific strengths that make them an awesome team. Even after assisting us with home buying/selling, they are still there for us to answer any questions or address any concerns we have. We are so appreciative for all the help they have given us and recommend them to anyone looking for a realtor!"

- Ted and Jessica Halkyard

"I would highly recommend Brad and Noelle Banks. They worked with us as if we were their number one clients. Selling our home while moving to another state was very stressful. Noelle and Brad made the process so much better for us. They were present and represented us well when we were unable to attend certain requirements. They also were very prompt when responding to text messages, emails, and phone calls. Noelle wrote up reports to better explain documents and give us her thoughts. They studied our community and were very knowledgeable about things that could help our house sell. Noelle recommended excellent repair men, electricians, attorneys, etc. to help complete the process. It was a HUGE bonus that Noelle is an excellent negotiator! She is definitely not a push over which worked in our favor! We could not have asked for better realtors. They are certainly the BEST!"

- Thomas Perison and Amy Calder



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CLIENT TESTIMONIALS

REAL PEOPLE ~ REAL HOMES ~ REAL EXPERIENCES

"Brad and Noelle are a phenomenal team! We were moving to Georgia from the west coast and needed to cram the entire house hunting process into a single weekend. They lined up around a dozen homes to tour that met our criteria plus a number of alternates. We managed to tour our entire list of target homes in a single day with Brad. He took us from home to home and was able to provide objective perspective, including pros and cons of each home... including red flags that weren't obvious to us. Both Noelle and Brad have a great deal of knowledge about the local communities and schools which was very helpful.

We weren't just looking for a house, but a new community to call home and raise our family. We found the perfect home in the perfect community. Noelle went right to work negotiating on our behalf. The seller was one of those faceless web-based home sellers, so Noelle had to work extra hard to get responses from them. Her expertise really saved us a great deal of time and frustration.

Noelle went to bat for us to ensure the seller handled numerous items that needed to be addressed. She provided very honest feedback, advising us to hold firm on our numbers and not give in to the seller's pushback. It was very clear that she had our best interest at heart, rather than taking the easy path to close the sale. We closed on our home, and the Banks team continues to

keep in touch regularly... they are like family now. I'd highly recommend the Banks team to anyone looking to have an honest and dedicated team with your best interest at heart to help you find a new home."

-Tim and Cecilia McDaniel

Brad and Noelle are a jewel in the Real Estate industry. They helped us with the process of buying our first home in 2009. The process was less stressful with them providing us their expert guidance on the process. In 2016 Brad and Noelle once again helped us to sell and purchase our second home. Brad took the time to walk us through staging our home.

With both Brad and Noelle's expertise, our home was under contract under 24 hours of it being on the market. We were also able to purchase our 2nd home with ease. Brad and Noelle are not just people who work for you and with you. They become dear friends, they continue to keep in touch and provide contractor referrals and continue to share their knowledge of the housing market. We are so blessed to be working with them and definitely refer them everyone we know that is in the market to buy or sell homes.

- Josh and Chesca Alston



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OUR TEAM

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ROBIN RUDOLPH **TRANSACTION** **COORDINATOR**

I am happy to be a part of The Banks Team. I am proud of this successful team that is goal-oriented, driven, caring and always practices business with honesty and integrity. I am here to assist you in any way possible throughout your home buying and/or selling process.

As Transaction Coordinator for The Banks Team, my number one priority is to help make your buying and selling experience a great one! Building relationships with sellers, buyers and fellow Realtors helps me to achieve this goal. After your home goes under contract I will be there each and every step of the way to ensure a very smooth closing.

CONTACT **INFO**

EMAIL
robinhha@gmail.com

PHONE
404.324.6690

CAMILLE ADAMS **RELATIONSHIP** **DIRECTOR**

I could not be more excited to be a part of The Banks Team! It's my job to build and manage both client and business relationships, as well as foster excellent customer service.

As the Relationship Director, my main initiative is to create a wonderful client experience from the moment we are introduced to a client. From planning annual client parties, vendor mixers and special gifts for our clients; providing excellent customer service and developing connections is my number one goal.

CONTACT INFO

EMAIL
camilleherndon@yahoo.com



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OUR SUPPORT PARTNERS

COMPETENCE YOU CAN TRUST



WE ARE HOME ATL
Real Estate Media and Photography
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operations@wearehomeatl.com



LON THOMAS (EAST COBB)
678-337-3223

**MARK BROWN,
TERRIE SHANK**
(WOODSTOCK)
770-591-5200



RICHARD SHAFRITZ
770-789-0634
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DESIGN 2 SELL

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Home Staging
678-505-1433
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PREFERRED MORTGAGE LENDERS

COMPETENCE YOU CAN TRUST



MARK ZIELINSKI
Ameris Bank
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REID CLARK
Silverton Mortgage
Senior Mortgage Loan Originator
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JEFF HART
Supreme Lending
Senior Loan Officer
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KELLY CORT
Wells Fargo Home Loans
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OUR SUPPORT PARTNERS

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BRANDON WILLIAMS
Residential Inspector of America
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ATLANTA PROPERTY INSPECTIONS, INC.
Real Estate Inspection Services
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Website: www.inspect-atlanta.com

Professional Member: ASHI, GAHI, ICC
President: ASHI Georgia 2008- 2009



LUCAS WOROSILO
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SUMMARY OF THE BUYING PROCESS

WE'LL BE WITH YOU EVERY STEP OF THE WAY

1. Meet with Agent to discuss goals
2. Loan Pre-Approval
3. Agent begins home search in FMLS
4. Agent emails Buyer(s) with homes that match Buyer's criteria
5. Buyer(s) selects homes from FMLS search
6. Buyer(s) drives through neighborhoods and rules out homes based on exterior appearance, driveway issues, yard issues, neighborhood concerns and location.
7. Buyer(s) informs Agent of top selections
8. Agent sets appointments to view inside of selected properties
9. Buyer(s) select 1st, 2nd and 3rd choices
10. Agent provides Buyer(s) with a CMA Report of top choice communities
11. Agent submits offer on behalf of Buyer(s)
12. Agent Negotiates Contract
13. After an accepted contract, Buyer(s) proceeds with the optional home inspection.
14. Agent negotiates for repairs unless it is an "As Is" sale
15. Paperwork is finalized
16. Prepare for closing
17. Final Walk Through of Property
18. Closing attended by Buyer(s) and Agent



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