

LET'S FIND *home*

BUYER GUIDE



VICTORIA GULSBY | REALTOR

"Going the extra mile so you can walk through the right front door."



I'm so glad you're here! Buying a home is a meaningful milestone, and I'm honored to walk alongside you through every step. I take pride in making the process smooth, informed, and even enjoyable.

Real estate is personal, and so is my approach. I'll take time to understand what matters most to you and be your trusted guide from our first tour to the final keys in your hand. With market expertise and a heart for service, I'm here to be your advisor, negotiator, and biggest advocate.

You're not just working with an agent, you're gaining a partner who genuinely cares.

Let's find your future home—together.

Victoria Gulsby
REALTOR®

(334) 315-3235 CELL
VICTORIAGULSBY.COM
VICTORIA @ VICTORIAGULSBY.COM
ENTIRE STATE OF ALABAMA

Meet Our Team

WE CAN'T WAIT TO WORK WITH YOU



Victoria Gulsby

REALTOR

Victoria is an experienced real estate professional serving Montgomery, Pike Road, Auburn, Opelika and nearby areas. She is dedicated to helping buyers and sellers achieve their goals through clear communication, attention to detail, and a smooth transaction process, ensuring an enjoyable and stress-free experience.



Bill Gulsby

REALTOR

Bill provides exceptional REALTOR® services in a comfortable and relaxed way. With extensive experience and knowledge of the local market, he helps clients confidently make buying and selling decisions, ensuring professionalism, integrity, and a focus on achieving optimal results.

Why Work with Us?

TRUSTED EXPERIENCE TAILORED TO YOU

We are The Gulsby Team at Montgomery Metro Realty, dedicated to helping you achieve your real estate goals with expertise and personalized service. For sellers, we aim to maximize value and minimize stress through strategic pricing, marketing, and negotiations. For buyers, we offer hands-on guidance in evaluating options, arranging showings, and negotiating terms. Our goal is to see our clients' dreams become reality every day.

Our commitment is centered on delivering top-tier service, skilled negotiations, and clear, honest communication every step of the way. To better serve you, I also hold the following certifications:

- Realtor® ABR®
- Accredited Buyer's Representative
- SRS – Seller Representative Specialist
- MRP – Military Relocation Professional
- RENE – Real Estate Negotiation Expert



YOUR CENTRAL ALABAMA REALTORS®

Helping buyers, sellers & investors in:

Montgomery · Prattville · Wetumpka · Pike Road · Millbrook · Auburn · Opelika & Surrounding Areas

TRUSTED LOCAL EXPERIENCE | CLIENT-FOCUSED RESULTS | PROVEN NEGOTIATION STRATEGIES | CENTRAL ALABAMA MARKET KNOWLEDGE

Client Testimonials

WHAT OUR CLIENTS ARE SAYING

★★★★★

“Above and beyond doesn’t even begin to describe it.”

Thank you for helping us find a home we love. Your care, dedication, and commitment mean more than words can say.

— Quintin & Jenny James

★★★★★

“Victoria is the absolute best realtor!”

She guided us through every step, explained what to expect, and helped us prepare our home to sell. Our home sold quickly, and she also helped us find our dream home. We would 100% recommend her!

— Peggy Thomas

★★★★★

“An outstanding experience from start to finish.”

As out-of-town buyers, Victoria showed us multiple homes on short notice and exceeded every expectation with her professionalism and responsiveness.

— Lisa Devlin

★★★★★

“God truly sent Victoria to us.”

She is a tireless go-getter who truly cares about her clients. If you call or text her, she answers. Her dedication and heart truly set her apart.

— Marcia Ortega

Buyer Compensation

COMMISSION OPTIONS FOR BUYER'S AGENT

Recent changes to buyer agent compensation mean more transparency and flexibility. While sellers often still cover the buyer's agent fee, that's no longer guaranteed. In some cases, buyers may be responsible for all or part of their agent's compensation.

1. SELLER OFFERS FULL COMPENSATION

The seller typically agrees to pay the buyer's agent a commission based on a percentage of the home's sale price. This standard practice is usually detailed in the listing agreement. The buyer's agent receives payment directly from the sale proceeds, so the buyer does not incur additional costs.

Example: The seller offers a 3% commission to the buyer's agent. If the home sells for $200,000, the buyer's agent receives $6,000 from the seller.

2. SELLER OFFERS PARTIAL COMPENSATION

The seller covers part of the buyer agent's commission but not the full amount. The buyer may need to pay the difference to fully compensate their agent.

Example: The seller offers a 2% commission to the buyer's agent, while the standard is 3%. If the home sells for $200,000, the buyer's agent receives $4,000 from the seller, and the buyer agrees to pay the remaining $2,000 to meet the full commission.

3. SELLER DOES NOT OFFER COMMISSION

The seller does not offer any compensation to the buyer's agent. Instead, the buyer agrees to pay their agent directly—usually through a signed agreement established before beginning the home search.

Example: The seller offers no commission to the buyer's agent. If the standard commission is 3%, and the home sells for $200,000, the buyer pays their agent $6,000 directly.

Buyer Agreement

LET'S MAKE YOUR NEW HOME DREAMS A REALITY

Thank you for allowing us the opportunity to guide you through your real estate journey. We're dedicated to delivering top-level service and making your home buying experience smooth and successful. Please review the following agreement, which outlines the details of our partnership moving forward.

Services We Provide

Personalized Property Search
We'll help you find homes that match your goals, preferences, and budget.

Expert Market Insights
Receive in-depth market analysis so you can make confident, informed decisions.

Guided Property Tours
We'll schedule and accompany you on showings to help you evaluate each home.

Skilled Negotiation
We'll advocate for you to secure the best price and terms possible.

Seamless Transaction Support
From inspections to closing, we'll coordinate every step for a smooth process.

Buyer's Responsibilities

Exclusive Partnership
You agree to work solely with us throughout the duration of this agreement, as outlined in the attached Buyer Agreement.

Open Communication
Please keep us updated on any changes to your preferences, finances, or other details that may impact your home search.

Timely Documentation
To keep the process on track, we ask that you provide all required documents promptly when requested.

By signing the attached Buyer Agreement, you confirm that you've reviewed and agreed to the terms outlined. We're excited to partner with you and help you find the perfect home.



Buyer Agreement

UNDERSTANDING OUR PARTNERSHIP

Our Partnership

The Buyer Broker Agreement officially establishes our partnership and details my commitment to guide you throughout your home-buying journey.

Protecting Your Interests

This agreement guarantees I'm solely representing you, enabling me to strongly advocate for your interests in negotiations and every step of the way.

Clarity on Services

The agreement outlines the services I'll provide —property searches, market analysis, and support through inspections and closing. It's my commitment to fully guide and support you.

Flexibility

Though this agreement is a commitment, we can customize the terms to fit your needs, including the length and any special conditions you prefer.

Exclusivity

This agreement typically means you'll work solely with me, allowing me to dedicate my full time and resources to helping you find the perfect home.

The Advantage of Buyer Representation





With years of experience in real estate, I'm here to guide you through every step of the home-buying process. I'm passionate about supporting my clients, and I use my in-depth market knowledge and tailored approach to make your journey smooth, informed, and stress-free.

Expert Guidance
You'll have a knowledgeable pro to walk you through every step of the process.

Access to Listings
Gain access to the most current homes, including off-market and coming-soon listings.

Skilled Negotiation
We advocate for your best interests when it comes to price, terms, and repairs.

Trusted Vendor Referrals
We connect you with reputable lenders, inspectors, contractors, and more.

Market Insight
We help you understand local trends, pricing, and value to make smart decisions.

All the Legal Stuff
We handle the contract details, timelines, and legal requirements for a smooth transaction.

LET'S FIND YOUR

DREAM HOME

We are here to guide you through your home-buying journey every step of the way!



Home Buying *Roadmap*

A HOME BUYER OVERVIEW

1

Find an Agent

Partner with a trusted real estate agent

2

Prepare Finances

Check your credit and organize finances.

3

Get Pre-Approved

Meet with a lender and get pre-approval letter

4

Start House Hunting

Browse listings online and schedule home tours

5

Submit an Offer

We will put in a strong offer and negotiate the terms

6

Escrow & Loan

Deposit escrow and finalize your loan application

7

Home Inspection

Schedule inspection and negotiate any repair requests

8

Value & Protect

Order appraisal and obtain homeowners insurance

9

Last Steps

Receive a clear to close form & perform a final walk-through

10

Closing

Congrats! Time to get your keys and enjoy your new home



STEP ONE

Finding an Agent

Buying a home is a major milestone, and one of the biggest financial decisions you'll ever make. That's why having the right real estate agent matters. With the guidance of a knowledgeable and committed professional, you'll move through each step with confidence, clarity, and someone who's always advocating for your best interests.

What to Look for in a Great Buyer's Agent:

- [ ] **Listens and Puts You First**
  A great agent takes time to understand your goals, timeline, and preferences, and tailors the entire experience to what matters most to you.

- [ ] **Local Market Expertise**
  They know the ins and outs of your target neighborhoods—schools, trends, pricing—so you can make confident, informed decisions.

- [ ] **Clear and Consistent Communication**
  You'll never be left guessing. A top agent keeps you in the loop with timely updates, honest answers, and total transparency.

- [ ] **Strategic Negotiator**
  Your agent should be your advocate—securing fair terms, protecting your investment, and making sure you're getting the best deal possible.

- [ ] **Calm Problem-Solver**
  Every transaction has hiccups. The right agent stays cool under pressure and solves challenges quickly, keeping the process smooth and stress-free.

STEP TWO

Prepare Finances

HOW MUCH CAN YOU AFFORD?

Mortgage lenders typically advise against purchasing a home that costs more than 3 to 5 times your yearly household income. If you're not paying cash, you'll need a mortgage pre-approval from a lender before you start shopping. Your lender will help you find a loan that fits your situation. Some buyers prioritize keeping their monthly payments low, while others prefer the stability of payments that won't change over time.



Save for a down payment & other expenses!

It's important to have a credit check done as it plays a key role in your mortgage approval and the interest rate you'll receive.

To turn your dream of homeownership into reality, you'll need to save cash for your down payment, earnest money, closing costs, and a home inspection.

You can improve your score by:

- Paying down your credit card balances
- Continue making payments on time
- Avoid applying for new credit until approved

STEP THREE

Pre-Approval

TALKING TO A LENDER

When you're ready to buy a home, the first step is getting pre-approved. It shows sellers you're serious, sets your budget, and helps you act fast in a competitive market.

What is mortgage pre-approval?

Getting pre-approved means a lender has reviewed and verified your finances, unlike pre-qualification, which is just an estimate. This process gives you a clear picture of what you can afford and strengthens your offer when buying a home. Your lender will guide you through each step, but here's what to expect:

- Complete a full mortgage application
- Provide information on your income, assets, and debts
- Lender pulls your credit report
- Receive a pre-approval letter showing your maximum loan amount

Preparing for Meeting with a Lender

Lenders look at your credit, income, debts, and spending habits to calculate pre-approval. To keep things smooth and fast, gather these key documents ahead of time:

- Government-issued ID (driver's license or passport)
- Recent tax returns and W-2 forms
- Pay stubs and proof of income
- Bank statements and asset information
- List of monthly debts and credit obligations
- Job verification documentation (if requested)



Mortgage Loans

WHICH IS BEST FOR YOU?

	Best For	Who Qualifies
FHA Federal Housing Administration	Buyers with lower credit scores or a down payment less than 20%	Anyone who meets the minimum credit and income requirements
USDA U.S. Department of Agriculture	Buyers in rural or eligible suburban areas who want low or no down payment	Income-qualified buyers purchasing in approved USDA zones
VA Department of Veterans Affairs	Military members and their families looking for low rates and zero down	Active-duty, veterans, reservists, and some surviving spouses
Adjustable-Rate Loan	Buyers who don't plan to have a mortgage long-term and want a lower initial interest rate	Ideal for buyers planning to keep the loan briefly or expect an increase in their income.
Conventional Loan	Buyers with strong credit and stable income seeking flexible terms	Typically requires a credit score of 620+ and a down payment starting at 3%

Ask your lender which loan you qualify for and which one aligns with your financial goals.

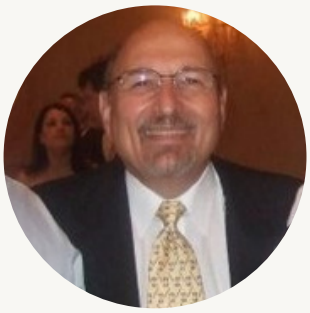
Recommended Lenders

Feel free to contact and interview any of the lenders I personally know and trust.



Kelli Moore | Loan Officer
Fairway Independant Mortgage Corp.

NMLS #271883
(334) 354-4089 Cell
(334) 270-9100 Office
kmoore@fairwaymc.com
6845 Halcyon Park Dr., Montgomery, AL



Bob Graziosi | VA Lending Specialist
HomePromise Corporation

NMLS #2223958
(330) 779-1274 Direct
bobg@homepromise.com
755 Boardman Canfield Rd., Suite F10
Boardman, OH 44512



Alex Castanza | Senior Loan Office
Guild Mortgage Company

NMLS #1999335
(334) 590-8944 Cell
(334) 782-8949 Office
alexc@guildmortgage.net
1943 Berry Chase Pl., Montgomery, AL



Janet Roberts | Senior Vice President

(334) 315-0774 Cell
(334) 290-2696 Office
jroberts@river.bank
7075 Halcyon Park Dr., Montgomery, AL

STEP FOUR

Start House Hunting

The search is on! Once you're pre-approved and ready, it's time to explore homes that fit your needs and lifestyle. Be sure to take detailed notes and photos or videos of each property to help compare options and make confident decisions.



STEP ONE

Define Your Must-Haves

Think about your ideal location, layout, size, and features. Identify what fits your daily routine and supports your long-term plans, distinguishing between essentials and nice-to-haves.

STEP TWO

Explore Listings & Neighborhoods

Browse online listings and explore neighborhoods to get a feel for home prices, availability, and local amenities. Take note of areas that fit your lifestyle and budget.

STEP THREE

Tour with a Trusted Agent

Work with your agent to schedule showings, get expert insights on the home, neighborhood, and value, and receive guidance to spot red flags or hidden perks.

Expert tip:

Don't rely on your memory alone! Taking photos, video and notes help keep each home fresh in your mind.

What Matters Most

YOUR PERSONAL PREFERENCES

Must Haves

Would Like To Have

What other factors will influence your decision? (school zones, distance to work, specific neighborhoods, etc.)

What are the deal breakers in a new home?

How important is the home's condition? (move-in ready vs. willing to do renovations)

What are the best days to schedule showings?

Must Have Checklist

WHAT'S IMPORTANT TO YOU?

Type of Home ○ Family Home ○ Townhouse ○ Condo

Condition ○ Move-In-Ready ○ Needs Some Work ○ Fixer Upper

Exterior ○ Small Yard ○ Large Yard ___ Car Garage

Kitchen

- ○ Island
- ○ Walk-in pantry
- ○ Cabinet storage
- ○ Sone countertops
- ○ Breakfast nook
- ○ Hardwood floors
- ○ Updated appliances

Bathroom

- ○ Modern fixtures
- ○ Walk-in shower
- ○ Spacious master bath
- ○ Double vanity
- ○ Bathtub
- ○ Good storage
- ○ Guest Bathroom

Additional

- ○ Open floor plan
- ○ Office
- ○ Formal dining room
- ○ Parking space
- ○ Fireplace
- ○ Walk-in closet
- ○ Laundry room

Bedrooms: _____ Bathrooms: _____ Ideal Square Footage: _____

Desired Location / Neighborhood / School District: _____

STEP FIVE

Submit an Offer

HOW TO MAKE AN OFFER STAND OUT





Now it's time to make a strong offer. Here are some strategies to help yours stand out!

Competitive Offer

In a competitive market, a strong first offer matters. We'll use a CMA to evaluate the home's value based on recent sales, condition, and trends.

Cash vs Financing

Cash offers are faster and less risky for sellers. If you're financing, a strong pre-approval letter boosts credibility and shows you're ready to close.

Quick Closing Timeline

Sellers favor quicker closings, and aligning with their timeline can make your offer more appealing.

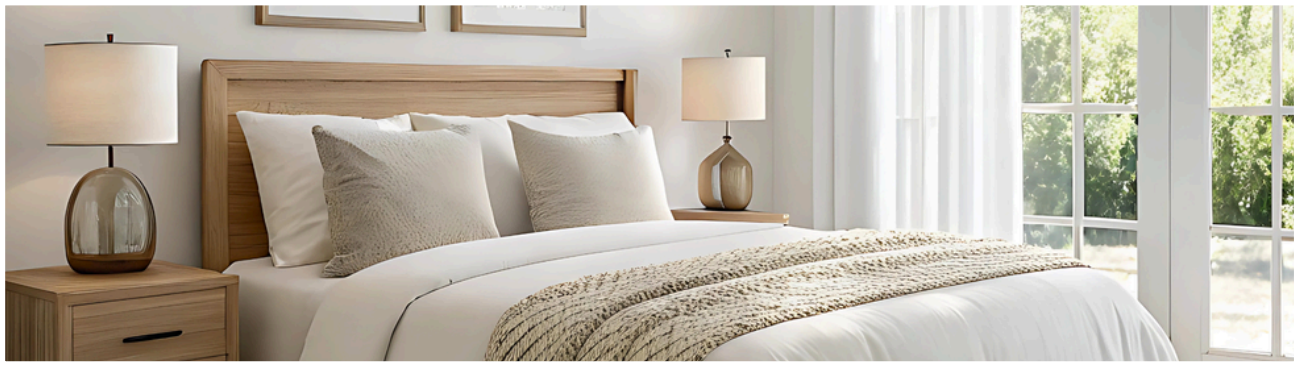
Larger Deposit

A larger deposit shows you're serious and financially committed, helping your offer stand out.

STEP SIX

Escrow & Loan

SECURING YOUR HOME FINANCING



You've made an offer—now what? Once the seller accepts, you officially enter escrow and your loan process begins. This step is all about moving from accepted offer to closing day.

What is Escrow?

Escrow is a neutral third party that holds important funds and documents, protecting both buyer and seller until all parts of the agreement are fulfilled. During this time, you'll:

- Deposit your earnest money into escrow
- Schedule a home inspection
- Begin final steps with your lender
- Review disclosures and sign documents
- Prepare for closing day!

The Loan Process

Now that you're under contract, your lender will process your mortgage. verifying your documents, locking your interest rate (if not already), and ordering an appraisal to confirm the home's value. Here's what you can expect:

- Submit any updated financial paperwork
- Cooperate with the home appraisal process
- Avoid making big purchases or changes to your credit

Most escrows take approx 30–60 days

STEP SEVEN

Order an Inspection

SPOT ISSUES BEFORE YOU BUY

During the inspection period, we'll arrange for a trusted home inspector to thoroughly examine the property. The home inspection is a key part of the buying process that protects you from unexpected issues and gives you peace of mind by providing a professional evaluation of the home's condition before you commit to the purchase.

After the inspection, we'll receive a detailed report outlining any issues found. If repairs are needed, you may have the opportunity to negotiate with the seller to address them.

It's important to schedule your chosen inspections promptly after going under contract to avoid delays and stay on track.

TYPES OF INSPECTIONS

- Home Inspection
- Radon Testing
- Wood Destroying Organism (WDO)
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead-Based Paint Inspection



The typical inspection period is between 10-15 days

Recommended Home Inspectors

Feel free to contact and interview any of the home inspectors I personally know and trust.



Emerson Paulk Home Inspections, LLC

(334) 233-8881 Office
emersonpaulk@gmail.com
https://emersonpaulk.com
118 Flagstone Dr., Wetumpka, AL

Home Check Consultants

(334) 271-6622 Office
homecheckconsultants@gmail.com
https://www.homecheckpro.net
639 Oliver Rd., Montgomery, AL

Complete Home Inspectors, LLC

(334) 468-0430 Office
inspector@completehomeinspectors.com
https://completehomeinspectors.com
East-Central Alabama & West-Central Georgia

STEP EIGHT

Value & Protect

APPRAISAL AND HOMEOWNERS INSURANCE



Home Appraisal

After your offer is accepted and we've completed the inspection period, your lender will order an appraisal to verify the home's value matches the loan amount. If your contract includes an appraisal contingency and the appraisal comes in lower than your offer, we'll have the chance to renegotiate the price.

Important Reminder

As tempting as it is to start buying furniture and décor for your new home, hold off! Avoid large purchases, opening new credit accounts, or changing jobs during this time. These actions could affect your loan approval. When in doubt, check with your real estate agent or lender first.

Homeowners Insurance

You'll need to secure a homeowner's insurance policy that begins on your closing day to protect your new home from the start. If you don't already have a provider in mind, I can provide you with a list of trusted recommendations to help make the process simple and stress-free.



STEP NINE

The Last Steps

PREPARING FOR YOUR CLOSING

You're nearly at the finish line—closing day is just ahead! These final steps will help everything go smoothly so you're ready to get the keys to your new home.

☐ Review Your Closing Disclosure

You'll get your closing disclosure at least 3 business days before your closing appointment. Take time to review it closely and compare it to your original loan estimate to ensure the fees, loan terms, and costs align. Contact your lender right away if you notice any discrepancies.

☐ Organize Your Documents

Your agent or closing attorney will provide a full list of what to bring, but here are the most common items you'll need to collect:

- Valid ID
- Proof of homeowners insurance
- Bank statements or wire transfer details
- Any final documents or approvals required by your lender

☐ Final Walk-Through

Typically done within 24 hours of closing, this is your chance to ensure the property is in agreed-upon condition. You'll confirm that repairs (if any) are completed and the home is move-in ready.

☐ Obtain Certified Funds

Before closing, confirm the exact amount needed for your down payment and closing costs. Then arrange a wire transfer or certified check, as personal checks are usually not accepted. Your funds will be held in escrow until everything is finalized.



STEP TEN

Closing Day

WELCOME TO THE FINISH LINE!

The big day has arrived—you're about to become a homeowner! Here's what typically happens during closing and how to prepare:

Signing the Documents

You'll meet with the closing agent or attorney to review and sign all the necessary paperwork. This includes the mortgage agreement, title documents, and other legal forms. Take your time and ask questions, this is an important moment!

Final Payments

Any remaining funds you owe, such as the down payment and closing costs, will be collected if you haven't wired them in advance. Be sure to bring a certified check or proof of wire transfer as instructed.

Title Transfer

Once everything is signed and funds are received, ownership of the property will be officially transferred to you. The deed will be recorded with the county, making you the legal owner.

Get your keys and celebrate buying your home!



“Real estate isn’t just a job for me, it’s my passion. I’m committed to helping every client reach their real estate goals and enjoy an outstanding home buying experience.”

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Thank you For choosing me to help you in the process of buying your home. I look forward to working with you to help you achieve your real estate goals.

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HALLMARK PROPERTIES

