



## **Comprehensive Guide for New Home Buyers**

Welcome to the exciting journey of becoming a homeowner! At B.A.F.E Group, we're dedicated to helping you navigate every step of the process, from finding your dream home to settling in comfortably. Below is a comprehensive guide to assist you in achieving your homeownership goals.

### **Step 1: Credit Enhancement**

Before diving into the homebuying process, it's essential to ensure your credit score is in optimal condition. A higher credit score can lead to better mortgage rates and terms, saving you money in the long run. Here are some reputable platforms to consider for credit enhancement:

- [Kikoff.com](https://www.kikoff.com)
- [Chime.com](https://www.chime.com)
- [Dovly.com](https://www.dovly.com)
- Atlas Credit card (available on the Google Play Store)
- [Boompay.app](https://www.boompay.com)
- [theseedfi.com](https://www.theseedfi.com)
- [cred.ai](https://www.cred.ai)
- [meetava.com](https://www.meetava.com)

## **Step 2: Down Payment Assistance Program**

Explore down payment assistance programs offered by your county or local authorities. These programs can significantly reduce the financial burden of purchasing a home. For example, in Fulton County, GA, you can explore options provided by [InvestAtlanta.com](https://www.investatlanta.com/).

## **Step 3: Lot Identification and Contracting**

Search your local options for lots. Once you've identified the perfect lot for your future home, secure it by submitting a contract with the seller. This foundational step sets the stage for the construction process ahead.

## **Step 4: Zoning Compliance and Design**

Navigate zoning regulations by accessing resources such as [Library.Municode.com](https://www.library.municode.com/). Determine setbacks required based on your zoning, which will inform the maximum dimensions of your future home. Our experienced design team at B.A.F.E Group will then craft custom architectural, structural, and MEP (Mechanical, Electrical, Plumbing) drawings tailored to your lot and preferences. B.A.F.E Group, LLC offers in-house financing for the purchases up to \$200,000.

## **Step 5: Permit Application**

With your comprehensive set of plans and lot contract in hand, submit a permit application to the county. This critical step ensures compliance with local building regulations and secures the necessary approvals for construction.

## **Step 6: Financial Review and Loan Approval**

Submit your plans, permit and lot contract to the financial institution of your choice for review. The institution will evaluate your package, including the As Completed Value and determine your loan eligibility. Typically, loans covering 70-80% of the As Completed Value are granted, considering your submission package as your down payment contribution.

## **Step 7: Start of Construction Process**

After loan approval and necessary permits, the construction process commences. Below is an overview of what to expect:

1. Pre-Construction Preparation: Site clearing and temporary utility setup.
2. Foundation Construction: Excavation and pouring of concrete for foundation walls and footings.
3. Framing: Building the skeleton of the home, including walls, floors and roof structures.
4. Rough Construction: Installation of plumbing, electrical, and HVAC systems along with insulation.
5. Interior and Exterior Finishing: Adding drywall, trim, flooring, siding, roofing, cabinetry, fixtures and final touches.
6. Landscaping and Exterior Features: Enhancing the exterior with landscaping, hardscaping and decorative elements.
7. Final Clean-Up and Handover: Thorough cleaning, punch list completion, final walkthrough and handing over keys to the homeowner.

### **Step 8: Ongoing Support and Maintenance**

Even after you settled into your new home, our support doesn't end. We are here to assist with any questions or concerns you may have and provide resources for ongoing maintenance and care of your property.

Congratulations on taking the first steps towards homeownership! With our comprehensive guide and dedicated support, you are well-equipped to embark on this rewarding journey.