



Dear Future Homebuyer,

(insert personal letter here)

I look forward to working with you!

(Your name)

Buyer's Specialist, REALTOR®

(Your cell)

(Your Email)



Home Buying Guide

This is absolutely the very best time to be a buyer. Timing is everything and here are 3 reasons to confirm your decision to buy.

- Interest rates are at a historic low. Expect to get a great mortgage with a rate
- The first step to purchasing a home is to select the right Realtor to effectively represent your interests and guide you through the home buying process from start to finish.
- The price of rental properties in New Orleans is rising. Save yourself money on your monthly payment while building equity in your new property.

Thank you for the privilege of allowing me to show you the best possible listings available. If you have questions at any time, don't hesitate to contact me via phone, text or email.

ENCLOSED PLEASE FIND:

1. Meet Your Agent
2. The Birdsong Group
3. Benefit to Buyer Agency
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Meet Your Agent



Betsy Birdsong

Designated Managing Broker/Team Leader

(504)376-7650

Betsy@TheBirdsongGroup.com

I founded The Birdsong Group to be a dynamic boutique Team based on expert information, integrity and innovation. We offer comprehensive real estate solutions for home buyers, investors and house sellers in the Greater New Orleans area.

I have been active in the real estate arena for 23 years starting as an investor buying and renovating houses. 15 years ago, I decided to become a Realtor full-time and to build a unique company based on the Team concept and bring a greater degree of professionalism to the Real Estate industry in our area.

I started The Birdsong Group because I believe that we are called to be Expert Advisors in our community and to provide customer satisfaction and service above the rest!



Latonya Borne

REALTOR

(504)882-3906

Latonya@thebirdsonggroup.com

Latonya is originally from Franklinton, LA and currently resides in Marrero, LA with her husband and two children. She has always considered herself a “people person” and has always had a niche for helping others. While working as part-time leasing agent in the Multifamily industry, she developed a passion for business and was quickly promoted to full time Assistant and Property Manager. She has received many awards for outstanding customer service during her career in the Multifamily Industry. After 20 years in the Industry, she decided to take her experience and passion to help others and made the transition into Real Estate.

“ I consider myself to be a hardworking, professional and dedicated woman, who will go above and beyond to assist my clients in finding their home!”



Nick Zepeda

REALTOR

(504)648-7517

Nickz@dazrealestate.com

Nicolas Zepeda is a multifaceted professional in the real estate industry, excelling as an investor, realtor, landlord, builder, and licensed contractor. Fluent in Spanish, he enhances his communication and service capabilities, especially within diverse communities. As a landlord, Nicolas demonstrates his commitment to providing quality housing and managing properties effectively. His expertise in identifying profitable investment opportunities has allowed him to build a robust portfolio, showcasing his strategic market insight. As a realtor, he leverages his deep understanding of market dynamics to facilitate smooth transactions and provide exceptional service to his clients, consistently closing over a million dollars in real estate annually for his clients.

His meticulous attention to detail and commitment to quality shine through in his work as a builder and licensed contractor. Currently, Nicolas serves as the president of the New Orleans Real Estate Investors Association and is a board member for both the Louisiana and National Home Builders Associations, helping shape building needs both in Louisiana and nationally. His diverse expertise and leadership roles highlight his dedication to the real estate industry and his ability to deliver excellence across multiple facets of the field.



The Birdsong Group

The Birdsong Group is a tight-knit team committed to guiding clients through every step of buying and selling real estate, offering the advantage of personalized attention while delivering the professional guidance you need to achieve your goals.

Our knowledgeable and experienced Buyer's Specialists do all the work for you, eliminating the hassle and uncertainty of the home buying process. Your choice of a Realtor is important. You can choose an agent from The Birdsong Group with confidence. We strive to exceed your expectations in every way. Buying and selling real estate can be time consuming and complicated, yet an exciting and fulfilling experience. Locally owned and operated, our knowledge of the market benefits you. It makes finding the right home satisfying, rewarding and enjoyable!

What you can expect from an agent with The Birdsong Group:

- Learn and define your needs, desires and goals as a buyer
- Help you organize the home buying process, guiding you through it and saving time
- Help you search for the right home, always accompanying you to showings and representing your best interests
- Explore all financial possibilities with you and provide you with a list of possible lenders when purchasing a home
- Provide you with a comparative market analysis to make an informed purchase decision
- Assist in preparing offers
- Strategize your offer to the seller and negotiate on your behalf
- Ensure confidentiality of your personal client information
- Monitor the closing process step-by-step and make sure you are always informed
- Act as your advocate in the most professional manner possible
- Treat all parties fairly and honestly.



Benefit to Using Your Personal Agent

Services/Duties Provided	Seller's Agent	YOUR Agent
Arrange Property Showings	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Assist with Financing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Provide Property Data	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Explain Forms & Agreements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Monitor Closing	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Prepare Property Value Study		<input checked="" type="checkbox"/>
Represent buyers on MLS listed properties, PLUS bank properties, auctions, FSBO's, and new construction		<input checked="" type="checkbox"/>
Promote and protect the interest of the Buyer at ALL times		<input checked="" type="checkbox"/>
Advise the buyer even if it means pointing out reasons not to buy		<input checked="" type="checkbox"/>
Disclose all research about property history and liens		<input checked="" type="checkbox"/>
Negotiate best price and terms in favor of the Buyer		<input checked="" type="checkbox"/>
Structure offer with the buyer's interests in mind		<input checked="" type="checkbox"/>
Keep buyer's financial capabilities/thoughts confidential unless authorized to disclose		<input checked="" type="checkbox"/>
Negotiate home inspection repairs in favor of the buyer		<input checked="" type="checkbox"/>



The Home Buying Process

STEP 1 – Is now the right time?

- How long are you planning on living in your next home?
- Consider the benefits/drawbacks to owning a home.

STEP 2 – Get preapproved for a mortgage

- How much can you afford?
- What are the different loan programs available? (FHA, VA, Conv)
- Make sure your credit is in good shape.

STEP 3 – Find your dream home

- What kind of home do you want? (Single-family, multi-family, move-in ready etc.)
- How many bedrooms and bathrooms?
- What parts of town are you interested in?
- What are your must-haves?

STEP 4 – The escrow process

- Putting down a deposit
- Reviewing disclosures
- The home inspection
- Ordering the appraisal
- Securing financing & insurance

STEP 5 – Closing

- The final walk through
- Schedule the move
- Changing over utilities



Getting Pre-Approved for a Mortgage

The mortgage industry is a highly competitive field and it is important to understand that interest rates can change at any time. Partnering with a mortgage broker or financial institution to help you find the right mortgage product at the best rate is key to your home buying process.

5 Easy Steps to Get You Pre-Approved for a Mortgage

1. Talk with a mortgage specialist. There are hundreds of options to choose from when it comes to lenders. Independent & local mortgage brokers tend to offer the most options because they do not just work with one bank and they are knowledgeable about the unique New Orleans area.
2. Complete and submit your loan application with the mortgage broker. They will collect your financial and personal information in order to find out how much mortgage you can carry.
3. Gather all necessary documents. The mortgage broker will give you a list of documents that the banks/lenders need to finalize the mortgage.
4. Verification of your details. They will do their checks and balances to make sure you are pre-approved.
5. Obtain a copy of your pre-approval letter

Having that Pre-Approval Documentation Can Offer You Benefits

- Save you time by only looking at properties you can afford.
- Save you money. Rate guarantees and mortgage terms can save you money for years to come.
- Less stress throughout the process. You will know that you are ready and capable of buying a home.
- Present a stronger offer. Sellers will know you are a serious buyer if you present the pre-approval letter when you submit your initial offer.



Different Loan Types

Conventional, FHA, and VA loans are similar in that they are all issued by banks and other approved lenders, but there are some major differences between these types of loans.

CONVENTIONAL LOANS

When you apply for a home loan, you can apply for a government-backed loan (such as FHA or VA loan) or a conventional loan, which is not guaranteed by the federal government. This means, unlike federally insured loans, conventional loans carry no guarantees for the lender if you fail to repay the loan.

For this reason, if you make less than a 20% down payment on the property (the lowest you can put down is 5%), you'll have to pay for private mortgage insurance (PMI). (If you default, the mortgage insurance company makes sure the lender is paid in full)

Conventional loans are more difficult to qualify for because they pose a higher risk for lenders. For this reason, credit and income requirements are stricter.

FHA LOANS

An FHA loan is a loan insured by the Federal Housing Administration (FHA). FHA loans may not be used for second homes or investment properties. Since the loan is insured by the government, the lender can offer you good terms including:

- a low down payment (as low as 3.5% of the purchase price)
- the financing of some closing costs (which means they are included in the loan amount)
- low closing costs

FHA loans also come with a mortgage insurance premium (MIP) which contributes to the Mutual Mortgage Insurance Fund. FHA draws from this fund to pay lenders' claims when borrowers default.

During an FHA appraisal, any health and safety hazards that are present are required to be fixed prior to closing.

Different Loan Types (cont)



VA LOANS

A VA loan is a loan guaranteed by the Veterans Administration (VA). This type of loan is only available to certain borrowers through a VA-approved lender.

To get a VA loan, you must be either:

- a current member of the US armed forces
- a veteran
- a reservist/national guard member, or
- an eligible surviving spouse

VA mortgage loans can be guaranteed with no money down and there is no mortgage insurance requirement.

USDA LOANS

A USDA home loan is a zero down payment mortgage for eligible rural and suburban homebuyers. (This includes the Westbank Jefferson Parish, St. Tammany Parish, St. Bernard Parish and St. Charles Parish). USDA loans are issued through the USDA Rural Development Guaranteed Housing Loan Program, by the United States Department of Agriculture.



Preparing for the Lender

Personal Information

- Full names of all purchasers as they are to appear on title.
- Social security numbers of all purchasers.
- Present residence address for all purchasers.
- Previous address for all purchasers going back two years if they have not resided in the present home for two years.
- Home, office, cell phone numbers.

Employment Information

- Present employer: Name, address and a contact person to send employment verification form.
- Explanation for any gap during 2 year history.
- Relocation letter for any transferees – giving date, salary, new location, and any relocation benefits.
- Previous Employer: Name, address, and a contact person, going back 2 years if not in present job 2 full years.
- Present Salary: Year to date pay stub and last 2 years' W-2s
- If any variable income, commission, part-time income, bonus, overtime, interest income, etc., is being used to qualify: 2 years' signed federal tax returns and W-2s and/or 1099s.
- If self-employed: 2 years' signed federal individual and corporate returns (if applicable). Also a profit and loss statement and balance sheet.
- Diploma or transcript if student during 2 year period.

Other Income

- Rental Income: Copy of lease which is current and at least one year in length.
- Alimony and Child Support (*only if used for qualification*): Copy of divorce decree and property settlement (ratified) setting out terms. Proof of payment will also be requested at application.
- Income From Notes Held: A copy of the ratified note.
- Retirement, Social Security and Disability Income: Copy of award letter and latest check showing amount of present payment. Copy of end of year statement if applicable.



Preparing for the Lender (cont)

Assets

- Bank Accounts: Name of bank, address, account numbers, types of accounts, and present balances. With checking, use average balances.
- Copy of two most recent statements of all accounts.
- Stocks and Bonds: Copy of certificates or copy of recent (within 30 days) broker statement listing the holdings.
- Life Insurance: Cash value, only if being used for down payment.
- Vehicles: Year, make, and value. Copy of title if under 4 years old with no outstanding lien.
- Real Estate: Address and market value. If free and clear, deed of release, deed or mortgage payoff.
- Present Home: Copy of sales contract, settlement sheet and/or lease.
- Gift Letter: Form will be provided by financial representative. Donor capacity must be verified. Receipt of funds must be shown in account.

Liabilities

- Credit Cards: Account numbers and outstanding balances.
- Loans (Auto, Mortgage, Personal, Student, etc.): Name of institution, address, account numbers, outstanding balances, monthly payments, months left on loan. Copy of next payment coupon. 12 months' statements or canceled checks for present mortgage.
- Alimony and Child Support: Copy of Ratified Decree and property settlement setting out terms.

VA Loans

- Certificate of Eligibility: To obtain certificate, you will need a DD-214 (Separation of Service) or if in the Service, you will need a Statement of Service signed by Commanding Officer or Personnel Officer (certificate must be updated prior to application).
- If in the service, you will need Authorization to Live Off Base (DD-1717 from Housing Office) and Transfer Orders (if applicable).



Do's & Don'ts During the Loan Process

There are certain "Do's and Don'ts" which may affect the outcome of your loan request. These remain in effect before, during and after loan approval up until the time of settlement when your loan is funded and recorded. Many times credit, income, and assets are verified the hour before you have signed your final loan documents. Here is a list that you should comply with:

MAKE SURE THAT YOU DO NOT:

Do any of the things that may alter your credit and may risk you obtaining your loan. Also, these things may put you in default of your Sales Contract, may put your escrow deposit at risk, and may put you at risk of being sued.

DO NOT quit your job or change jobs. If this is likely, consult with your loan officer and call this office should this occur.

DO NOT allow anyone to make an inquiry on your credit report except your lender.

DO NOT apply for credit anywhere else except with your lender. This causes more "hits" on your credit rating which can reduce your credit score.

DO NOT change bank accounts or transfer money within your existing accounts.

DO NOT co-sign for anyone, for any reason, for anything.

DO NOT purchase or attempt to purchase anything else on credit such as another car, truck, boat, furniture, or other real estate.

DO NOT charge any abnormal amounts to your current credit cards or credit lines.

DO NOT send in late payments, or incur late fees for anything.

DO NOT wait longer than the time frame given per your contract to provide all necessary paperwork and information to your lender when requested.

MAKE SURE THAT YOU DO:

DO keep all accounts current, including mortgages, car loans, credit cards, etc.

DO contact both your lender and your sales associates any time a question may arise.

DO make all payments on or before due dates on all accounts, even if the account is being paid off with your new loan.

DO have any lender-required money/funds to your loan officer within 72 hours after home inspection is complete.

DO return phone calls from your agent, loan officer, settlement company, or anyone else involved in your transaction within 2 hours of a message.

Making an Educated Offer

You've found the one. Fantastic! Here's what happens next



1. I will conduct a detailed CMA (Comprehensive Market Analysis) complete with comparable active listings, recent solds and historical data relevant to determining the market value of the home. This will empower you to make an informed decision.
2. I will prepare an offer that protects you, follows your instructions and matches your schedule and needs.
3. I will explain the details of the offer, the terms and suggest options for specialty clauses ensuring you know exactly what you are agreeing to.
4. I will present and negotiate the offer on your behalf to get you the home that you want at the price and terms you want.

What happens after this:

- The seller may accept your offer—Congratulations!
- The seller may reject your offer—not common, but it can happen and I would endeavor to find out why.
- The seller may counter sign, changing the terms of the offer and present the offer back to you.
- Our negotiations continue to reach agreeable terms between the seller and yourself, or until I know an agreement cannot be reached and its time to walk away.



What to Expect from This Market

Navigating this market can be very complex at times. In your search for a home you mostly come across three different types of sellers. Each one will have different closing timeframes, negotiation styles, pricing strategies, and timeframes for accepting your offer. Without knowing the different characteristics of the different types of sellers it can be very frustrating out there as a buyer.

Traditional Sales – These are sellers who have equity in their homes and are usually looking to close in 30-45 days. When writing an offer on a traditional sale you will usually negotiate directly with the seller through their agent.

Short Sales – These are sellers who owe more than what they can sell their home for and therefore have to negotiate with their bank to receive a lesser amount. Typically the negotiation process with the bank can take 4-6 months to get an offer approved and the price is subject to change during this time. There is also a chance that the bank will reject the seller's request for a short sale and instead foreclose on it.

Foreclosures – These are the homes which have been foreclosed on and taken back by the bank also known as REO's (Real Estate Owned) or "bank owned". Like the traditional sale the bank will want to close escrow within 30 days upon accepting your offer. The banks are motivated to sell these homes quickly and will typically price them slightly below market value to get multiple offers and create a bidding war to drive the price up. Even though you may pay over the asking price these can still be great values.



What to Expect When Writing an Offer

Here are some things to consider ensuring your offer gets accepted:

- What type of sale is it?
 - Traditional sale, Foreclosure, short sale,

- Is it priced right for the market?
 - What is the buyer activity?
 - Are there offers on the home?
 - What other homes are for sale in the neighborhood?
 - What has sold recently in the area?
 - How long has it been on the market?

- What is the seller's motivation?
 - Are they price driven or are there other terms that are important to them such as a lease after sale?
 - How long of a closing period are they looking for?

- Do you need concessions for closing costs?
 - Closing costs such as title, escrow, and lender fees usually cost between 1-3% of the sales price.

- Are there multiple offers on the property?
 - This is not uncommon for homes priced right for the market and in great condition.
 - Often times the seller will ask for your "highest & best" offer. In other words, what is the highest price you will offer that if another buyer offered more you would not have any regrets because you gave it your best shot?



Closing Costs for Buyers

Funds to cover your down payment and closing costs will most likely have to be in the form of a bank draft or wire transfer to your Title Agency's trust account. Your title agent will detail the exact amounts required for:

- Balance of down payment after initial deposit with offer.
- Mortgage loan administration and/or appraisal fees, if applicable.
- Points (loan discount fees) you pay to receive a lower interest rate, if applicable.
- Credit report fees.
- Mortgage insurance premiums if applicable.
- Land transfer tax and title registration fees
- Title insurance policy premiums
- Survey expense if applicable
- Legal fees and associate disbursements (couriers, copies etc)
- Pro-rated amounts for your share of any prepaid costs, such as utility bills and property taxes.



Questions to Ask Your Realtor

1. Will I receive daily updates on Real Estate activity in my area, including price changes, new listings on the market, and houses that have come back on the market?
2. Will I be able to adjust my search criteria on my own through your website?
3. Are you a full-time realtor or part-time?
4. Are you single agent or do you work with a team?
5. Do you specialize in working with buyers or sellers?
6. Besides the MLS, what other sources do you use to find homes for sale?
7. How many homes have you sold this year?
8. How many homes have you sold over the last 5/10/15 years?
9. Do you have a dedicated Transaction Coordinator watching over my file during escrow?
10. What is your availability to show me homes?
11. Do you have experience working with short sales and foreclosures?
12. Will you keep in touch with me after the sale or will I have to search for another Realtor when it comes time to sell my home?



Home Buyer Profile

Contact Information:

Name:

Address:

Phone Numbers (c) _____ (h)

Email Address:

House Preference

Price Range: _____

Area(s): _____

Bedrooms: _____ Baths: _____ Sqft:

Preference (Circle one): New Renovated Pre-owned Indifferent

Preference (Circle one): Single Multi Condo/

Shotgun

Family

Family

Townhome

Financing:

Lender Info:

Credit Score: (700+) (620-700) (580-620) (500-580) (less than
500)



FHA VA CONV CASH Down Payment:

Must-Haves: (Please circle 3-5)

Fenced Yard	Fireplace	Acreage	HOA: Yes/No
Open Floor Plan	Formal Rooms	Water Views	Amenities
Style of Home	Workshop	Golf Course	Patio/Deck/Porch
Move In Ready	Needs Updating	Pool	Garage/Carport

Notes:



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Financial Readiness Assessment



Lender Pre-Approval

Ask: "Have you already spoken with a lender or gotten pre-approved for a mortgage?"

Why: Critical to determine their purchasing power and readiness to make offers.



Lender Recommendation

Ask: "Would you like me to connect you with a trusted local lender?"

Why: Ensures they work with someone experienced who can structure a loan in their favor.

Price Range Expectations

Ask: "What price range are you considering for your new home?"

Why: Sets search parameters and helps identify potential gaps between expectations and reality.

Monthly Payment Comfort

Ask: "What monthly payment amount feels comfortable for your budget?"

Why: Buyers often qualify for more than they want to spend. This guides realistic home search parameters.

Available Funds

Ask: "How much have you set aside for down payment, earnest money, and closing costs?"

Why: Determines readiness to close and helps educate on total costs beyond the down payment.