

THE RELATABLE REALTOR / ATLANTA, GEORGIA

BEFORE YOU SIGN.

THE NEW CONSTRUCTION BUYER'S GUIDE

10 questions to ask, builder incentives to compare,
and details to know before registering or signing.

DEMEEKA COBB

REALTOR | YOUR ATLANTA NEW CONSTRUCTION RESOURCE

@iamdemeekacobb

Before you visit the model home

That gorgeous kitchen can have you mentally planning your housewarming party before you even see the contract. I get it! But before you register, let's make sure you know what to ask.

Your first visit can matter because builders may have registration and outside-agent representation policies. Ask how the specific builder handles these before signing in or completing an online form.

BEFORE-YOU-GO CHECKLIST

□ Speak with your chosen real estate agent before visiting.

□ Ask whether your agent needs to attend the first visit.

□ Confirm how the builder handles agent registration.

□ Ask whether online registration affects your representation options.

□ Request written details about available incentives and restrictions.

□ Read any registration or reservation paperwork before signing.

> Ask this first: "If I register or tour today, will that affect my ability to have my own real estate agent represent me?"

Demeeka's tip: The builder's sales team represents the builder's interests. Your own agent can help you compare options and understand the transaction from your perspective.

02 / ASK BEFORE SIGNING

10 questions that protect your decision

1. What is the full price? Does it include the lot premium, elevation, and selected upgrades?

2. What incentives are available? What are the conditions, deadlines, and written terms?

3. Must I use a preferred lender? Can I compare outside financing offers?

4. What is actually included? Which model-home finishes and appliances cost extra?

5. What are the HOA obligations? What are the dues, restrictions, and possible assessments?

6. When is completion expected? How are construction delays handled under the contract?

7. What warranties apply? What is covered, excluded, and how are claims submitted?

8. What deposits are required? When, if ever, are they refundable?

9. Can I arrange inspections? What independent inspection access is allowed?

10. What if plans change? What happens if financing, design, timing, or closing changes?

> Remember: Get answers in writing and review the actual agreement. Builder policies and contract terms vary.

03 / COMPARE THE REAL DEAL

Incentives are not all equal

A big advertised incentive does not automatically mean the best financial outcome. Compare what the incentive actually changes for you.

Incentive	Question to ask
Closing-cost credit	Which eligible costs can this credit cover?
Rate buydown	Is the reduction temporary or permanent?
Free upgrades	Exactly what is included, and what is its documented value?
Price reduction	How does the final price compare with other homes?
Appliance package	Which brands, models, and installation items are included?

Smart comparison: Ask your lender for written estimates showing cash to close, principal and interest, other monthly housing costs, and longer-term loan costs.

WATCH FOR THESE CONDITIONS

□ Preferred-lender requirements □ Incentive expiration dates

□ Inventory-home restrictions □ Upgrade selection deadlines

□ Credits that cannot be used for every closing expense

Four details buyers overlook

HOA FEES & RULES

Request available HOA documents. Ask what dues cover, how often they are paid, whether there are restrictions, and whether any assessments or changes are known.

ESTIMATED COMPLETION

An estimate is not necessarily a guaranteed closing date. Ask how the contract addresses construction delays and changes to the timeline.

WARRANTY TERMS

Request the actual warranty documents. Compare covered systems, exclusions, reporting deadlines, and who handles service requests.

INDEPENDENT INSPECTIONS

New homes can have defects too. Ask whether pre-drywall and final inspections are permitted and when an inspector may access the property.

Atlanta-area lens: Compare total ownership costs and everyday logistics—not just the model home. Verify community-specific HOA terms, tax estimates, insurance estimates, and commute routes.

05 / BRING THIS WITH YOU

Your builder comparison worksheet

Compare	Builder A	Builder B	Builder C
Community / location	_____	_____	_____
Listed price	_____	_____	_____
Lot premium	_____	_____	_____
Included upgrades	_____	_____	_____
Extra upgrade cost	_____	_____	_____
Closing-cost incentive	_____	_____	_____
Financing incentive	_____	_____	_____
HOA dues / frequency	_____	_____	_____
HOA rules / coverage	_____	_____	_____
Estimated completion	_____	_____	_____
Warranty coverage	_____	_____	_____
Required deposits	_____	_____	_____
Estimated cash to close	_____	_____	_____
Est. monthly payment	_____	_____	_____

Use written builder offers and lender estimates. Note each incentive's conditions and expiration date.

Ask yourself: Which home fits my full budget? Which offer is clearest? What restrictions matter to me? What happens if the timeline changes?

06 / YOUR NEXT STEP

Before you sign, let's talk!

You can love the model home and still ask the hard questions.

Whether you're exploring communities or already have a favorite builder, I can help you prepare your questions, compare your options, and understand the steps ahead—without pressure.

Book your New Construction Buyer Consultation
Scan the code below or use the link to choose a time that works for you.

calendly.com/demeekacobb/real-estate-chat

Demeeka Cobb, Realtor
Your relatable resource for buying smarter.

Before publishing: Verify any builder-specific registration, incentive, HOA, completion, inspection, deposit, and warranty information. Review Georgia-specific representation and contract language with appropriate professionals.

Educational information only. Terms and policies vary by builder, lender, contract, and community.