



# YOUR GUIDE TO HOMEOWNERSHIP

Everything  
you need to know  
about buying  
a **home**.

**Lewis Jackson II**  
 **MONTGOMERY**  
KELLERWILLIAMS. REALTY

# BUYER CONSULT

## INSTRUCTIONS PAGE

This buyer consultation template is designed for you to use and customize in the way that best serves your unique business, value proposition, market, etc. No matter what phase of the process you and your client are working through together, you can tailor this template to suit your needs, and theirs.

How? Simply delete the pages, parts, paragraphs, and passages that you don't need to use at the time, and adjust the table of contents to reflect your updates.

A few use cases:

### Neighborhoods

- 1 You've had a conversation about your contact's needs prior to the full consultation.
- 2 You want to showcase the kind of knowledge you have or can gather in reference to different neighborhoods.

### Buyer Preference Profile Builder

- 1 You haven't had a detailed conversation with your client about their preferences and you need to document them.
- 2 You want to have the preferences conversation soon and you intend to send the consult in advance of your first meeting.
- 3 You want to leave it behind for the customer to mull over before nailing down their preferences.

### How Buying a Home Works, Financing Your Future Home

- 1 You're working with a first-time home buyer.
- 2 Your buyer wants a refresh and/or a visual checklist.
- 3 You want to ensure that no matter what, your client has this information at their fingertips.

If you neglect to update and personalize the content included, your buyer guide will not be accurate. In sections where numbers are included, feel free to choose your best value story - your business, your market center, Keller Williams Realty, Inc., or all three. If you need assistance obtaining any of these numbers, please contact your market center leadership.

A custom plan  
to unlock  
#YourLegacy,  
prepared for

**CLIENT  
NAME**



**kw MONTGOMERY**  
KELLERWILLIAMS. REALTY  
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Compliments of

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# A SMART MOVE



## **A Decision That Builds More Than Just Equity**

Investing in a home is one of the most meaningful decisions you'll make. It's more than bricks and walls—it's where your story begins, milestones are celebrated, and your legacy takes root.

The path you take toward homeownership matters, and so does who walks it with you. I've stood where you are, weighing options, dreaming big, and asking the right questions. Now, as your trusted REALTOR® and local expert, I bring both personal insight and professional guidance to the table.

When we work together, you're not just getting an agent—you're gaining a partner who understands your vision, speaks your language, and knows how to navigate the process with clarity and care. My goal is simple: to help you make confident, informed decisions that lead to the right keys in your hand—and the right future ahead.

Let's turn smart moves into lasting milestones.

YOUR DREAM HOME

# KW APP: FINDING YOUR WAY HOME HAS NEVER BEEN SIMPLER

## Search Made Simple

Find homes that match your lifestyle—by area, price, school district, or even commute time. No guesswork, just real results that fit your goals.

## Neighborhoods Insights

Get a feel for your future community with real-time market info, school ratings, and nearby spots. I'll help you narrow it down, but the app helps you feel it out.

## Saved Collections

Save homes you love, organize them into lists, and even share them with family or friends. Want my input? Tag me and we can go over your favorites together.

## Your Needs Come First

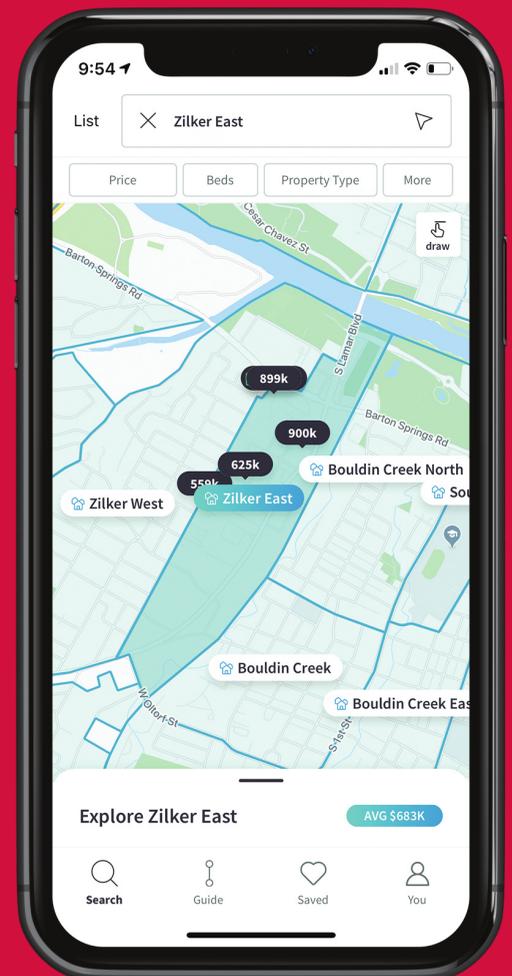
- What does your dream home look like?
- What needs to happen to make it a reality?
- What's one thing I can do to help make this easier?
- Is there one more thing we can do to make this journey even smoother?

## Ready to get started?

Let's turn your vision into a plan—and your plan into keys in hand.

From search to closing, the KW app puts everything you need right at your fingertips. Whether you're looking for your dream home, want to explore local neighborhoods, or save your favorite properties in one spot—you'll find it all here.

But more than just technology, this is about you.



Ready to download my app?

Head to  
[KeysByJackson.com/app](https://www.keysbyjackson.com/app)

# YOUR HOME WISH LIST

## TO BEGIN

Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.

What are the non-negotiables for your home?

If you had to name your top five non-negotiables, what would they be?

Beyond your top five needs, what is something you really want?

Do you have a preference for the year the house was built?



Do you want a house in move-in condition or are you willing to do some work on it?

When people visit your home, what do you want it to say about you?

Are there any specific features that would make your next house feel instantly like home?

Will you require any accessibility options?

# YOUR HOME WISH LIST

## EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories would you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

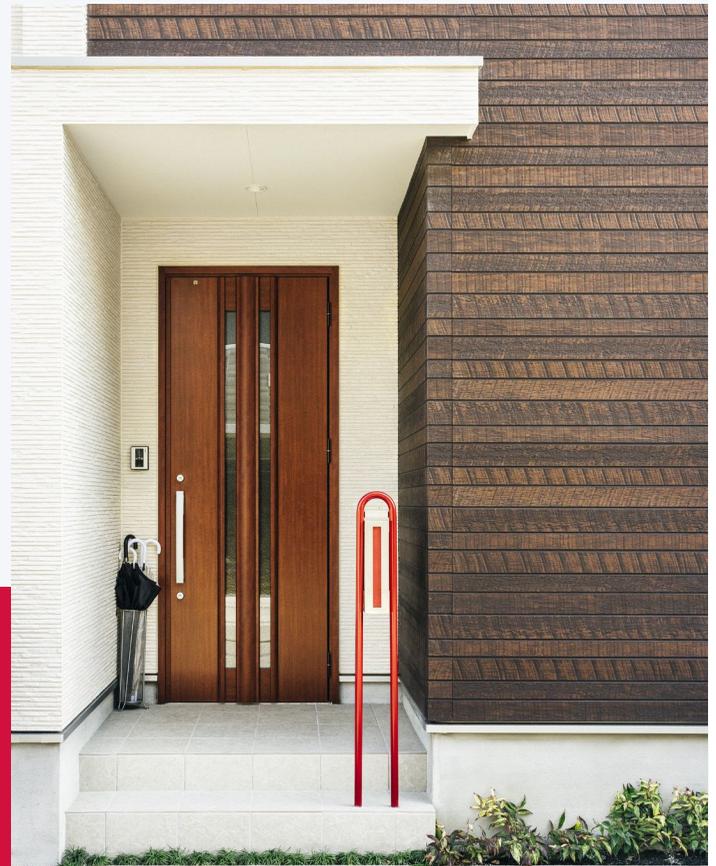
What type of driveway or vehicle entrance/exit will you require?

Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? (e.g., a dog run, fenced-in yard, etc.)

What other exterior features are important to you?



# YOUR HOME WISH LIST

## INTERIOR

What style do you envision for the interior of your home (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

## BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

## BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?

## KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?



# YOUR HOME WISH LIST

## LIVING ROOM/FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? [e.g., playroom for children, studio, mud room]

What else do you see for living areas?



## DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What about the living room - how should it be situated with regard to the dining room?

What size dining room table do you have? Is there other dining room furniture I should take into account?

# YOUR NEIGHBORHOOD PREFERENCE

What neighborhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighborhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop?  
What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Any other considerations I should be aware of as we find your ideal neighborhood?

## MAKE MY APP YOUR HOMEBASE

My hyper-filtered search extends nationwide, beyond the bounds of traditional MLS. With layers of options never experienced before, my app allows you to search by neighborhood and school district (or whatever works best for you) revealing the insights that matter most. Save searches, favorite homes, and collaborate. Get notifications whenever a good fit becomes available, wherever you are.

Download my app here:  
[app.kw.com/xxxxx](http://app.kw.com/xxxxx)



# GETTING TO KNOW THE NEIGHBORHOOD



Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Based on what you've shared so far, I pulled real-time stats and insights to compare a few areas. Once we narrow down the neighborhoods you're most interested in, I'll send you information on homes that look like a good fit.

Always remember that you can search, save, and organize your favorites on my site, [\[your website URL\]](#).

# MAP YOUR MOVE

## When is the best time to buy?

**There's only one right answer:  
When you find a home that you love.**

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. Below, take a comparative look at neighborhoods with inventory that fits your preferences.



# NEIGHBORHOOD INSIGHTS

## Barton Hills



## Hyde Park



Average Listing Price

XXXXX

Average Selling Price

XXXXX

Average Price/Sq. Ft.

XXXXX

Average # Days on Market

XXXXX

Total Active Listings

XXXXX

Total Pending Listings

XXXXX

School Ratings

XXXXX

Neighborhood Website

XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

XXXXX

## NOTES

Looking to compare more neighborhoods? Use my app to get insights and stats for any neighborhood. To download, visit [app.kw.com/xxxxx](http://app.kw.com/xxxxx).

# HOW BUYING A HOME WORKS



## 1 PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

## 2 GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

## 3 FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

## 4 MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

## 5 UNDER CONTRACT

- Secure a home loan  
**\*more details to follow**
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Acquire a property disclosure from the seller
- Order an appraisal
- Neutralize contingencies. Input any contingencies that may be specific to your area
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

## 6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

## 7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer
- Government-issued Photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

## 8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- **Get your keys -** congrats, it's all yours!

Stay in touch with your agent for current or future recommendations regarding your new home.

# FINANCING YOUR FUTURE HOME

## HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

## CONGRATS! YOU'RE APPROVED FOR A LOAN!

Follow these tips to  
protect your loan.

### DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

### DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

## HAVE-ON-HAND

- A month's worth of your most recent pay stubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years, compiled into one list
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

# REAL VALUE REAL EXPERTISE



FIRSTNAME LASTNAME  
**CEO and Founder  
of Your Name Properties**

## CREDENTIALS

BA History  
Univ. of Springfield

Board Member  
Springfield Giving  
Trust

Founder  
Keys of Caring  
Springfield

**kw** DBA NAME  
KELLERWILLIAMS.

Keller Williams Realty Market Center  
123 Loren Lane | Spokane, Wa 98001

**Royals**  
Realtors

When you choose to work with me, you're partnering with a trained agent that has the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network.

And, by choosing to partner with me and the Keller Williams family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing.

Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.

## WIN-WIN

or no deal

## INTEGRITY

do the right thing

## CUSTOMERS

always come first

## COMMITMENT

in all things

## COMMUNICATION

seek first to understand

## CREATIVITY

ideas before results

## TEAMWORK

together everyone achieves more

## TRUST

starts with honesty

## EQUITY

opportunities for all

## SUCCESS

results through people

**15**

YEARS IN  
BUSINESS

**268**

TOTAL CLIENTS  
SERVED

**61**

REPEAT  
CLIENTS  
(23%)

**40**

CLIENTS SERVED  
IN 2019

# MY COMPETITIVE ADVANTAGE

## INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant - a good agent wears all the hats. In my years with Keller Williams, honing these skills has helped me develop relationships of value.

## LOCAL EXPERT

I've become something of an area expert. Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better-days - all feed my local knowledge and will help you when decision time comes.

## TECH-ENABLED

higher on average than market from contract to closing

## THE PROOF IS IN MY NUMBERS

**85%**

higher on average than market from contract to closing

**77**

days to find dream home

**10**

days lower on average than market

**\$85**

closed sales volume

**77**

closed sales transactions

**56%**

business earned from repeat customers and referrals

# YOUR TRUSTED PARTNER



From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!

**MY PROMISE**

**"[Your Name] sold my condo in just 12 days. They went above and beyond to make sure all of my questions were answered and was in constant communication with me throughout the entire process. I would highly recommend Your Name to anyone looking for a world-class real estate agent!"**

Lonnie, Client since 2008

**"It was a joy to work with [Your Name] at Keller Williams. They made me feel at ease about the entire transaction. I've already recommended them to two of my friends, and they've had similar experiences as well! Your Name is simply the best."**

Bob and Marcia, Clients since 2010

**"[Your Name] is a professional, hands down. Not only do they know real estate, they know Springfield like the back of their hand. Before we even met to discuss Your Name selling my home, they had compiled a list of 15 interested buyers looking at our neighborhood. Our house sold in just 10 days. I am beyond satisfied with my experience with Your Name."**

Lucy, Client since 2014

# A PROMISE TO YOU



To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and adviser by your side

To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you - after all, that is what my business is built on

# A PROMISE TO THE COMMUNITY

WE LIVE HERE, WE GIVE HERE



## RED DAY

RED Day, which stands for Renew, Energize and Donate, is our annual day of service. Each year on the second Thursday of May, we celebrate RED Day as a part of our legacy worth leaving. Making a difference in the lives of others and bettering the communities that we serve lies at the heart of the Keller Williams culture.



## ENRICHING OUR COMMUNITY

Habitat for Humanity in [city name] embodies a value close to my heart: HOME. It's where the heart is and the more people who have a home, the more our community can thrive. Each year, I join forces with other like-minded folks and contribute what I can to ensure a strong future for the residents of our town.



## YOUR COMMUNITY SERVICE

Habitat for Humanity in [city name] embodies a value close to my heart: HOME. It's where the heart is and the more people who have a home, the more our community can thrive. Each year, I join forces with other like-minded folks and contribute what I can to ensure a strong future for the residents of our town.

# SEARCHING SAFELY

COVID-19 doesn't have to impact your search for the perfect home. Below are some of the precautions I am taking to maximize your search results while minimizing your risk.



## MY KW APP

With my KW App, you can safely search for your next home from the comfort of your current one. Search properties via zip code, neighborhood, or school district and schedule a virtual tour of the ones you love directly in the app!

## SOCIALLY DISTANT TOURS

Want to see a property in person before making an offer? Reach out to schedule a private tour following these social distancing guidelines:

- Maximum of four people per appointment (five including myself)
- General symptoms assessment upon arrival (including temperature check)
- Masks to be worn over the nose and mouth at all times while on property
- Disposable shoe coverings to be worn at all times while inside the house
- Appointments will last no more than an hour
- Majority of discussion will take place in well-ventilated areas
- High-touch surfaces will be disinfected after showing
- All follow-up paperwork will be conducted digitally

## CONTACTLESS TRANSACTIONS

All showing requests, offers, and as much of the closing process as possible will be handled digitally. Any necessary in-person interactions will take place in well-ventilated areas following social distancing guidelines.

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**These safety measures are standard for all transactions, but I am more than happy to honor any additional precautions you have in mind.**

MY PROMISE

# THE BOTTOM LINE

Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions – from search to close – I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent – you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.

kw



A handwritten signature in black ink, appearing to read "Carl Johnson".

# COMMONLY USED TERMS

## ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

## APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

## APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

## APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

## CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

## CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

## DEED

The legal document conveying title to a property.

## DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

## EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

## ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

## EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

## ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

**HOMEOWNERS ASSOCIATION FEE (HOA)**

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

**HOMEOWNER'S INSURANCE**

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

**HOME WARRANTY**

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

**LENDER FEES**

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

**LOAN TYPES**

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

**MONTHLY DEBT**

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

**MORTGAGE**

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

**MORTGAGE INSURANCE**

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

**PROPERTY TAXES**

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

**PREPAIDS**

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

**THIRD-PARTY FEES**

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.

## Here's how you can get in touch with me

123 Street Drive  
City, ST 000000

(555) 555-1234 (O)  
(555) 555-0000 (C)  
(555) 555-1111 (F)

youremail@kw.com  
yourwebsite.com

My app: [app.kw.com/xxxxx](https://app.kw.com/xxxxx)

**kw** DBA NAME  
KELLERWILLIAMS®

Keller Williams Realty Market Center  
123 Loren Lane | Spokane, WA 98001

**Royals**  
Realtors



# Local Professionals - Lenders

Tracie Harrell - Guild Mortgage

Phone: 334-799-8178 | Website: [www.guildmortgage.com/tracieharrell](http://www.guildmortgage.com/tracieharrell)

Angela Brown - Movement Mortgage

Phone: 334-221-6973 | Website: [www.movement.com/angela.brown](http://www.movement.com/angela.brown)

Robert Morrow - Renasant Bank

Phone: 334-799-9810 | Website: [www.renasantbank.com](http://www.renasantbank.com)

# Local Professionals - Inspectors & Credit Services

## Home Inspectors:

Michael Kelly - Criterium-Kelly Engineers | Phone: 334-221-3276

Joe Wilder - Wilder Home Inspections | Phone: 334-324-2173

Robert Parker - Southern Property Inspections | Phone: 334-399-2284

## Credit Repair Specialists:

Lamar Johnson - Elevate Credit Repair | Phone: 334-555-0148

Denise Carter - Next Step Credit Solutions | Phone: 334-555-2930