

BERKSHIRE HATHAWAY HOMESERVICES GEORGIA PROPERTIES

# *North Atlanta Buyer's Guide*

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*Everything you need to find and purchase  
your perfect North Atlanta home.*

## **Jeni Hall**

Luxury Real Estate Specialist · 30+ Years Experience

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*"Live your life — I've got this."*

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## CHAPTER 01

# *Working With Jeni*

## Your Trusted Partner in Every Transaction

With over 30 years of experience in North Atlanta luxury real estate, Jeni Hall has guided hundreds of families through one of the most significant purchases of their lives. She specializes in properties from \$1M–\$3M across North Fulton and South Forsyth counties, backed by the global power of Berkshire Hathaway HomeServices Georgia Properties.

When you work with Jeni, you receive one dedicated advisor — not a large team passing your file around. Every detail is handled with white-glove attention from the first conversation to closing day and beyond.

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## What Jeni Brings to Every Transaction

### ◆ 30+ Years of Experience

Deep knowledge of North Atlanta neighborhoods, pricing trends, and negotiation dynamics built over three decades.

### ◆ \$500M+ in Sales Volume

A proven track record of successfully closing luxury transactions across North Fulton and South Forsyth.

### ◆ Exclusive Marketing & Network

Access to off-market properties, relocation buyers, and BHHS's global network of luxury real estate professionals.

### ◆ Expert Negotiation

30 years of sharpened negotiation skills working relentlessly in your best interest to get the best price and terms.

### ◆ Relocation Specialist

Extensive experience helping families relocating to North Atlanta find the right home, schools, and community fit.

### ◆ 5-Star Google Reviews

Consistent five-star reviews from buyers and sellers who trust Jeni with their most important financial decisions.

#### JENI'S PROMISE TO YOU

"Live your life — I've got this. Real estate is complicated; let me handle every detail so you can focus on your family, your career, and your future." — Jeni Hall

## How Buyer Representation Works

As your buyer's agent, Jeni represents your interests exclusively. Her commission is typically paid by the seller, meaning you receive expert, full-service representation at no direct cost to you. She will:

- Search the MLS and off-market sources for homes that match your criteria
- Schedule and accompany you on showings
- Provide detailed market analysis and comparable sales data
- Write and negotiate purchase offers on your behalf
- Coordinate inspections, appraisals, and all due diligence
- Guide you through the closing process from contract to keys

## CHAPTER 02

# *Step-by-Step Buying Process*

## From First Search to Closing Day

Buying a home can feel overwhelming — but with the right agent and a clear roadmap, it becomes an exciting journey. Here is every step you'll take, explained in plain language.

### Step 1 **Define Your Goals & Budget**

Before searching, clarify what matters most — location, schools, size, lifestyle, commute. Set a realistic budget based on your pre-approval amount, down payment, and monthly comfort level. Consider not just the purchase price but property taxes, HOA fees, insurance, and maintenance.

### Step 2 **Get Pre-Approved for a Mortgage**

A pre-approval letter from a lender tells sellers you're serious and financially qualified. It also establishes your maximum purchase price. Jeni can connect you with trusted local lenders who specialize in North Atlanta luxury purchases.

### Step 3 **Search & Tour Homes**

Jeni will set up a customized MLS search and alert you to new listings matching your criteria. She'll also tap her network for off-market opportunities. Plan to tour 5–15 homes before making a decision — this is normal and expected.

### Step 4 **Make an Offer**

When you find the right home, Jeni will prepare a competitive offer based on comparable sales, market conditions, and seller motivation. The offer includes the purchase price, earnest money, contingencies (inspection, financing, appraisal), and proposed closing date.

### Step 5 **Negotiate & Go Under Contract**

The seller may accept, counter, or reject. Jeni will negotiate on your behalf to reach mutually acceptable terms. Once both parties sign, you are "under contract" and the due diligence period begins.

**Step 6** **Due Diligence & Inspections**

During the due diligence period (typically 10–14 days in Georgia), you have the right to inspect the property thoroughly. Jeni recommends a general home inspection, plus specialists for HVAC, roof, pool, and pest as needed. Issues found can be negotiated for repairs or price reductions.

**Step 7** **Appraisal & Final Loan Approval**

Your lender will order an appraisal to confirm the home's value supports the loan amount. Once the appraisal is complete and any conditions are cleared, the lender issues a "clear to close."

**Step 8** **Final Walk-Through**

The day before (or morning of) closing, you'll do a final walk-through to confirm the home is in the agreed condition, any negotiated repairs are complete, and all included items are present.

**Step 9** **Closing Day**

You'll sign all loan documents and transfer documents at a title company or attorney's office. Bring a valid photo ID and certified funds for closing costs. The process takes 1–2 hours. At the end — you get your keys!

## CHAPTER 03

# Financing & Mortgage Basics

## Understanding Your Financing Options

For most buyers, the mortgage is the most complex part of the transaction. Understanding your options before you shop saves time, stress, and money.

### Common Loan Types

Loan Type	Best For	Down Payment	Notes
Conventional	Strong credit, stable income	5–20%	Most common for luxury homes
Jumbo	Loans over \$766,550	10–20%+	Common in North Atlanta luxury market
FHA	Lower credit / first-time buyers	3.5%	Loan limits apply
VA	Veterans & active military	0%	Excellent terms, no PMI
ARM	Short-term ownership plans	Varies	Rate adjusts after fixed period

## The Pre-Approval Process

To get pre-approved, you'll typically need to provide:

- Last 2 years of tax returns and W-2s (or 2 years of business returns if self-employed)
- Last 2 months of bank statements
- Last 30 days of pay stubs
- Government-issued photo ID
- List of all debts and monthly obligations
- Permission for a credit check (typically 720+ score preferred for jumbo loans)

## Understanding Closing Costs

Beyond the down payment, plan for closing costs of approximately 2–4% of the purchase price. For a \$1.5M home, that is \$30,000–\$60,000 in additional funds needed at closing. These typically include:

Cost Item	Typical Amount	Paid By
Loan Origination Fee	0.5–1% of loan	Buyer
Appraisal Fee	\$500–\$1,500	Buyer
Title Insurance	\$1,500–\$3,500	Buyer/Seller
Attorney/Closing Fee	\$800–\$1,200	Buyer
Prepaid Interest	Varies	Buyer
Property Taxes (prorated)	Varies	Buyer/Seller
Real Estate Commission	Negotiated	Typically Seller

## CHAPTER 04

# North Atlanta Neighborhoods

## Find the Community That Fits Your Life

North Atlanta offers an exceptional range of communities, each with its own character, lifestyle, and value proposition. Here is Jeni's insider guide to the areas she knows best.

### Alpharetta

*Zip Codes: 30009, 30004, 30005, 30022*

Georgia's "Technology City of the South" blends vibrant urban amenities with top-rated suburbs. Downtown Alpharetta offers boutique shopping, award-winning restaurants, and a thriving arts scene. Excellent schools, major corporate campuses, and easy access to GA-400 make it a perennial favorite.

- Price Range: \$600K – \$3M+
  - Avg. Days on Market: 18
  - Top Areas: Downtown, Wyndham, Crooked Creek, Deerfield
  - Known For: Tech corridor, Avalon, fantastic dining, top schools
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### Milton

*Zip Codes: 30004*

Georgia's premier equestrian and luxury estate community. Milton offers an unmatched combination of privacy, acreage, and prestige. Gated communities, custom-built estates, and horse farms define this sought-after market. Low density and a small-town feel with proximity to everything.

- Price Range: \$800K – \$5M+
  - Avg. Days on Market: 22
  - Top Areas: White Columns, The Manor, Crabapple, Triple Crown
  - Known For: Equestrian estates, privacy, luxury custom homes, top schools
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## Roswell

*Zip Codes: 30075, 30076*

One of Atlanta's most beloved communities, Roswell offers a perfect blend of history, charm, and modern amenities. The historic Canton Street dining district, Chattahoochee River parks, and excellent schools make it a top choice for families and professionals alike.

- Price Range: \$500K – \$2.5M
  - Avg. Days on Market: 20
  - Top Areas: Historic Roswell, Horseshoe Bend, Martins Landing
  - Known For: Canton Street, river parks, historic charm, strong community
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## Johns Creek

*Zip Codes: 30097, 30005*

Consistently ranked one of the best cities to live in America, Johns Creek offers world-class schools, beautiful golf communities, and a high quality of life. A popular destination for families, especially those relocating from other states seeking top academic environments.

- Price Range: \$600K – \$2.5M
  - Avg. Days on Market: 19
  - Top Areas: St. Ives, Medlock Bridge, Country Club of the South
  - Known For: #1 ranked schools, golf communities, family-friendly, safety
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## Cumming / Forsyth County

*Zip Codes: 30040, 30041*

One of the fastest-growing and most sought-after counties in Georgia, Forsyth offers exceptional value, top-rated schools, and proximity to Lake Lanier. New luxury communities continue to emerge, drawing families who want more space for their dollar without sacrificing quality of life.

- Price Range: \$450K – \$2M+
  - Avg. Days on Market: 21
  - Top Areas: Windermere, Sharon Springs, Polo Golf & CC, Lake Lanier
  - Known For: Value, growth, Lake Lanier, top Forsyth County schools
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## Sandy Springs

*Zip Codes: 30328, 30350*

An upscale urban community offering the best of both worlds — proximity to Buckhead and Midtown Atlanta with suburban comfort. Perimeter Center's business district, the Chattahoochee River National Recreation Area, and luxury high-rise living attract professionals and empty nesters.

- Price Range: \$600K – \$3M+
  - Avg. Days on Market: 17
  - Top Areas: Perimeter, Riverside, Mount Vernon
  - Known For: Urban luxury, walkability, corporate proximity, river access
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CHAPTER 05

# School Districts

## North Atlanta's Top-Rated Schools

North Atlanta is home to some of Georgia's highest-performing public schools. For many families, school district is the primary driver in choosing a neighborhood. Here is an overview by county.

### Fulton County Schools

Fulton County Schools serves Alpharetta, Milton, Roswell, Johns Creek, and Sandy Springs. It is consistently ranked among Georgia's top school systems.

High School	Cities Served	Notable For
Alpharetta HS	Alpharetta	STEM, AP programs, athletics
Milton HS	Milton, Alpharetta	Top-ranked academics, IB program
Cambridge HS	Milton, Alpharetta	Consistently #1 in Georgia rankings
Roswell HS	Roswell	Large, diverse, strong arts program
Centennial HS	Roswell	Strong academics and athletics
Johns Creek HS	Johns Creek	High SAT scores, college readiness
Chattahoochee HS	Johns Creek	Top STEM school, competitive academics
Northview HS	Johns Creek	Nationally ranked, top AP enrollment

### Forsyth County Schools

Forsyth County Schools is one of the fastest-improving school systems in Georgia and a major draw for families moving to the Cumming area.

High School	Cities Served	Notable For
Lambert HS	Suwanee, Cumming	Top-ranked statewide, strong academics

Denmark HS	Alpharetta, Cumming	Newest school, rapidly rising rankings
West Forsyth HS	Cumming	Strong athletics and academics
South Forsyth HS	Cumming	Established, well-rounded program
North Forsyth HS	Cumming	Growing community, improving rankings

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## CHAPTER 06

# What to Expect at Closing

## Your Final Steps to Homeownership

Closing day is the finish line — and with proper preparation, it can be smooth and even exciting. In Georgia, closings are conducted by a real estate attorney, not a title company. Here's what to expect.

## The Week Before Closing

- Confirm closing time and location with Jeni and the closing attorney
- Arrange wire transfer or cashier's check for closing funds (never wire money without verbally confirming details — wire fraud is real)
- Contact your insurance agent to confirm homeowner's insurance is bound and effective
- Schedule utilities to transfer to your name on closing day
- Confirm your final walk-through time with Jeni
- Review your Closing Disclosure (provided 3 business days before closing) carefully

## What to Bring to Closing

- Government-issued photo ID (driver's license or passport)
- Cashier's check or wire transfer confirmation for closing funds
- Personal checkbook for any small adjustments
- Homeowner's insurance policy confirmation
- Any documents the lender requested at the last minute

## Documents You'll Sign

Expect to sign 50–100 pages of documents. The most important include:

Document	What It Does
Promissory Note	Your legal promise to repay the mortgage
Deed of Trust / Security Deed	Pledges the property as collateral for the loan

Closing Disclosure	Final itemization of all costs and credits
Warranty Deed	Transfers ownership from seller to you
Title Insurance Policies	Protects against future title claims
Survey (if applicable)	Confirms property boundaries

## After Closing

Once the deed is recorded (typically the same day), you'll receive your keys. Jeni will be there to celebrate with you! In the days that follow:

- Keep all closing documents in a safe place — you'll need them at tax time
- File for your Homestead Exemption (deadline: April 1 of the year following purchase)
- Change your locks — you don't know who has copies of the keys
- Update your address with USPS, your bank, and the DMV
- Jeni will follow up to make sure everything is perfect and you're settling in well

READY TO FIND YOUR HOME?

## *Let's Start the Conversation*

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Jeni Hall has helped hundreds of families find and purchase their perfect home in North Atlanta. Whether you're relocating from across the country, upsizing into your dream home, or making your first luxury purchase — Jeni brings the expertise, relationships, and dedication to make it happen.

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