

Post-Subscriber Email Sequence

Email 1

Send immediately

Subject: Thank you, name (home buying workbook download)

Preheader: This workbook was created with you in mind

Hi name,

Thank you for downloading the home buyer workbook. I hope you find it useful.

Here's the link to the PDF so you have it on hand:

[PDF]

It's one thing I wish I had when I bought my first home.

Hi, I'm Lauren. I'm a Georgia real estate agent focused on showing families the heart in each home.

For seven years I wrote about personal finance and real estate on my website FinancialBestLife.com with my real estate advice featured in splashy places like CNN, CNBC, Business Insider, Fox Business and more. Then in 2019 after my website was acquired by The Motley Fool, I decided I wanted my next act to be working in the real estate trenches rather than just writing about it.

I've been working as an agent and investor for awhile now, but I've also been exactly where you are now and remember it vividly:

- I bought my first house at 26 using FHA financing.
- My first house was also a fixer upper and I used down payment assistance and a renovation loan product to get the job done.
- I've bought and sold houses with my spouse and know the complexities of house shopping with a partner.
- There's a special kind of bittersweet magic that surrounds the selling of your first home, which is why I prioritize working with first time sellers. We'll get through it - and get you on to bigger and better - together!

Buying a home is, in many ways, stepping into the unknown.

Think about it.

It's something you only do a handful of times *in your entire life*, which means it's next-to impossible to know how to get it right.

Over the next few emails, I'll get into some of the frequently asked questions I wish I had known to ask my first time around.

When are you thinking about buying a house?

Hit reply and let me know.

-Lauren

Email 2

Send 1-2 days after email 1

Subject: Before you start scrolling Zillow, read this

Preheader: Get your ducks in a row before you start this process

Hi name,

The biggest mistake I see home buyers (especially first time home buyers) make is scrolling through Zillow before they're ready to buy.

But how do you know if you're ready?

If you can answer these six questions, you are probably ready to become a homeowner.

What's your budget? Buying a home comes with all kinds of costs, not just the purchase and down payment. Because of this, it's smart to stay *below* the top of your budget.

Do you have at least 5% of your budget saved for a down payment? You can buy a house with as little as 5% down, but you'll pay private mortgage insurance (PMI), which might still make sense for you, since interest rates are low.

What's your credit score? This will help you figure out what kind of interest rate you will be looking at.

Do you need to fix your credit score? If what you found in your credit report surprised you, work on fixing it.

Buying a house is an emotional process. Believe me, I know.

But before you allow yourself to fall in love with the colonial-style house with the wraparound porch, doing the leg work can save you the inevitable heartbreak of losing your dream house because you skipped this step.

-Lauren

P.S. If you're in the Atlanta metro area or looking for a home in Northwest Georgia, I can help! Hit reply and we can schedule a time to chat.

Email 3

Send 1-2 days after email 2

Subject: How much home can you afford?

Preheader: The math is a little more complicated than you might think

Hi name,

After you've successfully gotten all your financial ducks in a row, the next step in this process is to get pre-qualified for a loan.

The reason this is the next step is again to prevent you from the heartbreak of finding the house of your dreams is way outside your budget.

(P.S. If you're in the Atlanta metro area or looking for a home in Northwest Georgia, I've got connections to mortgage brokers who can help you with this step!)

Getting prequalified for a loan sounds scarier than it is. Below is the three-step process:

Get three different mortgage loan quotes from lenders. It pays to shop around and do your due diligence here, because in my experience, talking to three different lenders will give you three very different experiences. You can do this online in minutes with your primary bank, or via a loan aggregator like Credible.

Select the lender with the best rate. Make sure you're able to compare apples to apples here. I've seen some lenders increase the closing cost to pay down the interest rate, while others will have a slightly higher interest rate and a lower closing cost.

Get approval and a lock letter from the lender you've chosen. When you're pre-approved, you have a set period of time (usually 30-60 days) when you can buy a home, with the amount you're approved for. Note: this does not mean you have to find a house that costs *exactly* the amount on the lock letter, but it does give you an idea of parameters.

Once you're done with this step, the fun can begin!

More on that in my next email.

-Lauren

Email 4

Send 1-2 days after email 3

Subject: Finding the home of your dreams

Preheader: This is, hands down, my favorite part of the process

Hi name,

You've done a great job so far! You've collected your financial documents, you've gotten pre-approved for a mortgage... Now all you need to do is go to three houses and pick your favorite one!

Just kidding, this is real life, not HGTV.

Chances are, you're going to look at far more than three houses before you put in an offer, which is why you need an amazing real estate agent in your home buying "tool kit."

Once you've selected an agent, the process should look a little something like this:

- Tour homes
- Find one you like and make an offer
- Offer acceptance (and then you'll be under contract!)
- Offer declined (and you and your agent will keep looking.)

I'm simplifying the steps (and not even mentioning the amount of emotions and stress involved in all these details) But there's just one truly important thing to know: you've got this.

And your house is out there. Even in a crazy market, it's out there. I know it.

Let me know if I can help you find it.

-Lauren

P.S. -- Not local to Atlanta or Northwest Georgia? I've got real estate friends all over the country. Just let me know if I can connect you.