ATLANTA REAL ESTATE • LUXURY • LEGACY

THE PRIVATE ADDRESS™

NOVEMBER 2026

THE STRATEGY ISSUE

BEYOND THE BEAUTIFUL HOME

See the decision behind the dream.

YOUR NEXT MOVE

Lifestyle. Wealth. Legacy.

THE SAUNDERS PERSPECTIVE

Foresight for buyers. Strategy for sellers.



THE POWER OF SEEING AHEAD

GREG SAUNDERS

Executive perspective. Personal representation.

INAUGURAL EDITION / NOVEMBER 2026 / VOLUME 1, NUMBER 1

WEALTH POINT REALTY, LLC

GREG SAUNDERS

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FROM THE EDITOR

Access is everywhere. Judgment is personal.

Why having the right REALTOR® matters now.

You can find a home on your phone in seconds. What takes more care is understanding what that home will ask of you - financially, practically, and personally - after you own it.

That is why I believe representation matters in this moment. Beautiful photography can show you a room. It cannot tell you whether the decision fits your larger plan. A price reduction may catch your attention; the condition, terms, and cost of ownership determine whether it deserves your offer.

A thoughtful REALTOR® brings discipline to an emotional transaction: testing comparable sales, asking uncomfortable questions, coordinating specialists, and helping you negotiate with a clear understanding of your limits. For a seller, that same discipline turns an attractive property into a credible proposition for its next owner.

My role is to help you see consequences before they become commitments. Sometimes that means moving decisively. Sometimes it means changing the terms. Sometimes the strongest advice is to walk away.

I created **The Private Address** for people who want more from real estate than a stream of listings. In this first edition, we examine the choices behind the address: lifestyle, liquidity, privacy, timing, and the freedom to change direction later.

Before we talk about what you want to buy or sell, let us talk about what you want your next move to accomplish.

Greg Saunders

Publisher & REALTOR® | WealthPoint Realty, LLC

Representation, services, term, and compensation should be agreed in writing. Compensation is negotiable and is not set by law. [7]

THE FIRST EDITION

A different kind of real estate read.

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COVER STORY

The power of seeing ahead.

BY GREG SAUNDERS



ILLUSTRATIVE ARCHITECTURE / NOT AN AVAILABLE LISTING

The most valuable feature of your next home may be the option it leaves open.

Foresight begins with a different question. Beyond “Do I love this home?” ask: “What happens if my life changes while I own it?” A purchase should support today’s ambitions without quietly limiting tomorrow’s choices.

THE POWER OF SEEING AHEAD / CONTINUED

Buy for the life. Plan for the change.

Foresight is preparation for several plausible futures.

01 / Protect your room to maneuver

A larger down payment can lower the loan balance while reducing the cash available for repairs, business needs, or a family transition. Set a reserve target before deciding how much house to buy. The strongest balance sheet is personal; it is not always the one with the smallest mortgage.

02 / Examine what cannot be moved

Cabinets can be replaced. Road exposure, topography, neighboring uses, and the relationship between the home and its lot are harder to change. Visit at different hours. Check what is approved nearby, then separate documented plans from appealing rumors.

03 / Make the exit visible

Imagine explaining this property to its next buyer. Which strengths are easy to demonstrate? Which compromises require a long explanation? Unusual design can be a pleasure to own and a challenge to resell. Know which trade-off you are accepting.

04 / Test the ordinary week

Picture groceries, guests, late arrivals, work calls, and a temporary mobility limitation. A dramatic entrance does not compensate for a daily routine that fights the floor plan. Ask whether the house works when you are tired, busy, or caring for someone else.

05 / Set the walk-away conditions

Decide before negotiating which findings would change your offer: an uninsurable risk, a repair beyond your reserve, an unacceptable title exception, or a payment that requires future refinancing. Written limits are easier to respect when emotions rise.

THE FORESIGHT QUESTION

If income softened, a family need changed, or you had to sell sooner than expected, which part of this decision would you wish you had examined more closely? Bring that question into the process now.

LIFESTYLE & DIRECTION

Your next move.

Choose what the home should make possible.

A move becomes clearer when it has a purpose beyond “more space” or “something nicer.” Write a one-sentence assignment for the next home: shorten the workweek, make hosting effortless, bring family closer, simplify maintenance, or create more privacy.

If the real goal is…	Test this before choosing
More freedom	Annual upkeep, travel routines, and who manages the property when you are away.
More privacy	Sightlines from adjoining lots, delivery access, outdoor sound, and public exposure.
A family gathering place	Guest circulation, bathrooms, parking, and separation between shared and quiet rooms.
A simpler next chapter	Daily stair use, accessible entries, storage, and the cost of maintaining unused space.
A stronger financial position	Cash remaining after closing, ownership costs, and the flexibility to sell later.

THE 30-MINUTE REALITY TEST

Spend time at the property without treating every minute as a showing. Sit quietly. Walk from the garage carrying a bag. Check the afternoon light and the places you would actually work. Then revisit the commute during your normal travel window.

YOUR MOVE BRIEF

“This home succeeds if it gives us _____ without compromising _____.”

PROPERTY INTELLIGENCE

Beyond the beautiful home.

Luxury should perform as well as it photographs.

The quiet inspection

Ask where water goes during a heavy storm, how large glass surfaces affect comfort, and whether mechanical systems serve each living zone adequately. A general inspection is a starting point; bring in appropriate specialists for specific concerns.

The invisible operating budget

Request available service records and maintenance agreements. Price the systems that make the lifestyle work: roof, HVAC, pool equipment where present, irrigation, gates, landscaping, and smart-home support. Sophisticated equipment can add recurring obligations.

The privacy you can verify

Walk the perimeter and inspect sightlines from roads and adjacent homes. Landscaping may be seasonal. A wooded adjoining parcel is not a permanent privacy guarantee; check ownership, zoning, easements, and recorded restrictions.

The improvements you may not be allowed to make

Before picturing a guest suite, workshop, fence, or expanded terrace, confirm applicable approvals. Discuss title and survey findings with the closing attorney and verify land-use questions with the appropriate jurisdiction.

The next buyer’s hesitation

A home can be excellent for you and still have a narrow resale audience. Look closely at layout compromises, highly personal finishes, and acreage that is expensive to maintain but difficult to use.

ASK FOR EVIDENCE

“What can we document, what needs a specialist, and what remains uncertain?”

THE PERSON BEHIND THE PERSPECTIVE

Greg Saunders.



FORESIGHT. FINESSE. FOLLOW-THROUGH.

Style gets your attention. Substance earns your confidence.

My 19 years in real estate draw on a career spanning city and county executive leadership, corporate training, executive leadership training, broadcasting, and entrepreneurship.

That experience shapes how I approach a transaction: understand the assignment, examine the numbers, listen to the people, and follow through on the details.

I bring an owner’s awareness of consequences and an operator’s attention to execution. Your home deserves both.

I am a husband, father, grandfather, and business owner. Faith, family, and stewardship influence how I think about achievement - and what should last beyond it.

THE ADDRESS IS ONLY THE BEGINNING.

ATLANTA LUXURY / THE MARKET

One city. Several luxury markets.

Price bands reveal what the headline can hide.

The Q3 2026 Metro Atlanta report published by Atlanta Fine Homes Sotheby's International Realty shows a distinct split in closed sales by price. The $1 million-$2 million band recorded 811 closings, versus 817 a year earlier. Above $2 million, closings rose to 230 from 167. [1]

Closed sale price	Q3 2025	Q3 2026	Change
$1m-$2m	817	811	-1%
Over $2m	167	230	+38%

WHAT THE NUMBERS SUPPORT

Activity above $2 million held up better than the $1 million-$2 million band in this report. That is a volume observation. It does not establish that every expensive home appreciated or that every seller has negotiating power.

THE SAUNDERS PERSPECTIVE

For an individual home, I would examine its actual alternatives: location, condition, lot utility, architecture, and current asking price. A singular property and an easily substituted one can perform differently at the same price.

THE BETTER MARKET QUESTION

"How many credible substitutes does this home have - and what do buyers sacrifice by choosing one?"

Source [1], Q3 2026, single-family homes and condos; updated October 6. Price bands are report categories, not a universal definition of luxury.

ATLANTA LUXURY / WHERE LEVERAGE LIVES

Read the property. Then read the market.

A broad slowdown does not create the same opportunity everywhere.

Georgia MLS reports 5,143 residential closings across the 29-county Atlanta MSA in September 2026, down 11.5% from a year earlier. Active listings were 28,259, up 4.78%, with 4.94 months of inventory. The median sale price was $387,500. These are broad-market figures, not luxury-only results. [2]

A buyer’s opportunity: price the uncertainty

A dated kitchen is visible. Unclear maintenance history, unexplained water intrusion, or uncertain improvement rights may be more consequential. Resolve what can be resolved before deciding what discount would make the remaining risk acceptable.

A seller’s opportunity: remove the friction

If competing homes leave questions unanswered, your documentation can matter. Assemble service records, permitted improvement information, accurate dimensions, and a clear list of what conveys. Help buyers understand what they are paying for.

A discipline for both sides: separate price from terms

Possession timing, repairs, included items, financing conditions, and closing certainty can alter the value of an offer. Compare the whole agreement, with qualified advice, rather than treating the headline price as the entire transaction.

THE TAKEAWAY

Leverage grows when you understand the other side’s alternatives and your own limits.

MONEY & THE MOVE

The rate is only one number.

Higher borrowing costs make the rest of the decision more important.

Freddie Mac’s national 30-year fixed mortgage benchmark was **7.40% on October 15, 2026**, compared with 7.28% on October 1. This benchmark is context, not a personalized quote or a jumbo-loan offer. [3]

A rate headline can change the mood before anyone runs the numbers. Start with a payment you can sustain, the cash you want to retain, and an ownership horizon you can reasonably defend. Then price the property and financing together.

WHAT A RATE CHANGE DOES TO MONTHLY PRINCIPAL & INTEREST

30-year fixed rate	$800,000 loan	Change vs. 6.5%
6.50%	$5,057/month	Baseline
7.00%	$5,322/month	+$266
7.40%	$5,539/month	+$482
8.00%	$5,870/month	+$814

Illustration: $1 million purchase, 20% down, $800,000 fully amortizing loan, 360 monthly payments. Rates are hypothetical scenarios except the dated benchmark. Excludes taxes, insurance, HOA dues, mortgage insurance, points, closing costs, and maintenance. Calculations are rounded; actual eligibility and pricing vary.

THE DECISION THAT MATTERS

Can the purchase work on the terms available today, while leaving enough cash for the life you intend to live? A future refinance is a possibility to evaluate later, not a condition on which today’s affordability should depend.

MONEY & THE MOVE / STRUCTURE

Buy flexibility as carefully as space.

Four financing questions worth asking before making an offer.

01 / What does the lower rate cost?

Request comparable Loan Estimates and review points, lender fees, APR, cash to close, and total monthly payment. A cheaper advertised rate may require more cash upfront. The CFPB explains that paying points can lower the rate; the reduction varies by lender, loan, and market. [4, 5]

02 / Will the savings outlast the upfront cost?

Illustration: $12,000 of extra upfront cost divided by $200 of monthly savings gives a simple 60-month break-even. This is only a first screen: it ignores the time value of money, tax effects, loan-balance differences, and the possibility of moving or refinancing sooner.

03 / What happens after an introductory benefit ends?

If considering an ARM or temporary payment buydown, have the lender show the payment path, qualification basis, caps, and applicable restrictions. Test the payment without assuming you can refinance. Ask for a written explanation you can review with your advisers.

04 / Is a concession more useful than a price reduction?

Compare alternatives with the lender before negotiating. A seller credit may reduce eligible closing costs or fund permitted financing costs; program limits apply. A lower price reduces what you pay for the asset. They solve different problems.

THE LIQUIDITY QUESTION

“How much unrestricted cash will remain after closing, immediate improvements, and moving?”

THE SOUTHERN LENS / LOCAL MARKET

Fairburn. South Fulton.

Nearby addresses can tell very different stories.

Redfin’s city-level trend summaries for the three months ending September 2026 show the following all-home-type results. These are context for the local market, not appraisals or luxury-only benchmarks. [6a, 6b]

Market	Median sale price	Year-over-year	Median DOM
Fairburn	$379,819	+23.7%	61
South Fulton	$316,849	+2.2%	58

A large gain is a prompt to investigate

Fairburn’s median increase is not evidence that every homeowner gained 23.7%. A change in the mix of homes sold can move the median. For a property decision, narrow the comparison to similar homes and inspect the transactions behind the number.

A city name is too broad for a pricing strategy

A mailing address, municipal boundary, and subdivision are not always interchangeable. Confirm where a parcel sits, the applicable taxes and services, and which homes a buyer would realistically compare with it.

For the upper end, ask for the upper-end evidence

Use the relevant price band and property type. If there are few comparable sales, widen the time window carefully and explain each adjustment. A thin market deserves more context, not more confidence.

DOM = days on market. Geography: Redfin city boundaries. Rolling three-month price and DOM summaries; source pages checked October 19, 2026.

THE SOUTHERN LENS / NEARBY CHOICES

Expand the search. Keep the standards.

Compare places by what they allow you to do.

Nearby market	Median sale price	Median DOM	Period ending
Peachtree City	$582,223	55	Sep. 2026
Fayette County	$513,601	64	Sep. 2026
Palmetto, GA	$260,318	86	Aug. 2026

Redfin all-home-type, rolling three-month trend summaries. Fayette County includes Peachtree City; these are overlapping geographies, not independent totals. Palmetto's latest retrieved summary is older. No row is a luxury-only estimate. [6c-6e]

Fayetteville & Peachtree City: test the daily pattern

Compare actual drive times to your regular destinations. Examine lot utility, association obligations, and how the property supports your preferred routine. A different setting has value only if its daily trade-offs suit you.

Palmetto & Chattahoochee Hills: verify the land story

If acreage or expansion drives your interest, verify access, usable land, utilities, septic requirements where applicable, easements, and local approvals. A large parcel is not automatically a flexible parcel.

College Park, Union City & the airport corridor

For frequent travelers, compare door-to-terminal routines with the experience of living at each address. Visit during the hours you would use outdoor space; evaluate noise, traffic, and access at the property itself.

THE SELLER'S ADVANTAGE

Before you lower the price, lower the uncertainty.

A credible home is easier for a buyer to evaluate.

When a luxury home stalls, another round of promotion may be less useful than a clearer explanation of value. Ask what is causing hesitation: the asking price, condition, daily functionality, financing, or confidence in the information provided.

Build a property evidence file

Collect available maintenance records, warranties, improvement permits, utility history, association documents, and clear inclusion lists. Have relevant professionals address unresolved concerns. Disclose known material issues as required; documentation supports disclosure rather than replacing it.

Spend where it changes a decision

Before a major renovation, compare its likely effect on marketability with its cost and delay. Correcting a documented problem can be more persuasive than adding another decorative feature. An improvement budget should have an assignment.

Read the response, then act

Set a review date before launch. Track qualified showings, repeated objections, competing inventory, and offer quality. A pricing decision should respond to evidence. More views without credible interest is a signal to investigate, not a result to celebrate.

ASK BEFORE THE NEXT CHANGE

"Which buyer objection are we solving, and how will we know whether it worked?"

THE PRIVATE CLIENT APPROACH

A clear plan.
A personal standard.

How I organize the work around your decision.

01

Define the assignment

We discuss your purpose, timing, privacy preferences, decision-makers, and the outcomes that matter most.

02

Establish the financial boundaries

We coordinate with your chosen lender and advisers to clarify payment comfort, cash needs, and the sequence of a sale and purchase.

03

Build the property or positioning brief

Buyers: define non-negotiables and acceptable trade-offs. Sellers: evaluate condition, competition, preparation priorities, and likely buyer questions.

04

Test the evidence

We examine comparable sales, property information, and specialist findings, identifying what is documented and what remains unresolved.

05

Negotiate the full agreement

We evaluate price alongside contingencies, credits, repairs, timing, and other terms - within the scope of the representation agreement.

06

Carry the plan through closing

We track transaction milestones and coordinate communication with the parties and professionals involved, keeping decisions connected to your original goals.

You can expect a defined brief, a focused action plan, and direct discussion of material trade-offs. Legal, tax, lending, engineering, and inspection matters belong with the appropriately qualified professionals.

Foresight.



THE POWER BEHIND THE PLAN.

The extraordinary image. The practical purpose.

Foresight is the superhero of my real estate campaign - a visual expression of a serious commitment: look ahead before the decision becomes difficult to reverse.

SEE THE HIDDEN RISK

In the story, a power reveals what the eye misses. In a transaction, the work is research, inspection, documentation, and the right specialist.

PROTECT THE MISSION

The mission is your goal. A beautiful house should not pull you into terms or obligations that undermine it.

KNOW WHEN TO ACT

A decisive move may be an offer, a renegotiation, or a walk away. Preparation makes that choice clearer.

Fictional campaign character and illustrative scene.

THE DECISION BRIEF

Before you commit.

Bring these five answers to the table.

THE PURPOSE

What must this move accomplish that staying put cannot? Name the outcome and the compromise you are unwilling to repeat.

THE MONEY

What is the full ownership budget, what cash remains after closing, and what happens if a major expense arrives in the first year?

THE PROPERTY

Which findings are confirmed, which require specialist review, and which unresolved issues would change your decision?

THE AGREEMENT

Who represents you, what services are included, how is compensation handled, and which dates and contingencies require action?

THE EXIT

If you needed to sell earlier than planned, which features would help the next buyer choose this home - and which would narrow the audience?

THE PAUSE THAT CAN SAVE A DECISION

If an answer is unclear, assign a person and a deadline to resolve it before the relevant commitment.

A first conversation can start with three things: the life you want, the property you have or hope to find, and the question that is holding you back. We can build the next step from there.

SOURCES & PUBLICATION NOTES

The evidence behind the perspective.

Data checked October 19, 2026.

1 / ATLANTA LUXURY PRICE BANDS

Atlanta Fine Homes Sotheby's International Realty, Metro Atlanta Q3 2026 market update; single-family homes and condos. Closed-date data through September 30; updated October 6. Read source

2 / ATLANTA MSA

Georgia MLS, September 2026 Market Recap; 29-county Atlanta MSA, all residential listings sold. Read source

3 / MORTGAGE BENCHMARK

Freddie Mac, Primary Mortgage Market Survey archive; October 1 and October 15, 2026. National benchmark, not an individual quote. Read source

4-5 / LOAN COMPARISONS

Consumer Financial Protection Bureau: lender credits and discount points; comparing and negotiating Loan Estimates. Read source

6 / LOCAL MARKET SUMMARIES

Redfin city/county trend summaries: (a) Fairburn; (b) South Fulton; (c) Peachtree City; (d) Fayette County; (e) Palmetto, Georgia. All home types. Periods are identified on pages 13-14. Read source

7 / REPRESENTATION

National Association of REALTORS®, Consumer Guide to Written Buyer Agreements. Read source

Additional local source links: South Fulton | Peachtree City | Fayette County | Palmetto | Points & credits.

How to read this issue. Market figures cover different geographies and periods and should not be combined. Medians reflect the mix of sales, not repeat-sale appreciation. Commentary and decision frameworks are Greg Saunders' editorial perspective, not source forecasts. Sources do not endorse this publication.

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