



HOME BUYING GUIDE

BUYING, BUILDING, INVESTING or SELLING



BRADFORD
— REAL ESTATE —

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WHO WE ARE...

We are a premier real estate firm specializing in residential sales in the greater Nashville area. We pride ourselves on our commitment to our clients, our community, and each other.

We provide knowledgeable, experienced agents who can tailor the customer service experience to fit our clients' individual needs. We hold our agents to very high ethical standards so our clients can expect to be treated fairly. We also work hard to make sure that all of our clients achieve their real estate goals, whether they are buying a home, selling their current home, or investing in Nashville's booming real estate market.

We strive to cultivate a supportive work environment that provides our agents with the opportunity to grow both personally and professionally. We make it a priority to provide our agents with ongoing training opportunities to ensure that our organization operates on the cutting edge of industry technology and expertise.

At Bradford we take pride in the fact that we are a Nashville based company, and we continually make a conscious effort to give back to the Nashville community, through donations of both time and money. We are proud to call Middle Tennessee home, and we hope that we can be agents of change to promote positive and sustainable growth in the area.

Welcome to Bradford Real Estate!





Jennifer Fought

Affiliate Broker

As your real estate agent, I provide a straightforward and stress-free home buying or selling experience. My passion for real estate and helping families is apparent through excellent communication and a warm, friendly approach. It is my job to provide you with an unparalleled level of service and expertise and to ensure that your needs are met and exceeded. I hold myself to the highest ethical and professional standards and take pride in building lasting relationships with my clients, all while making your real estate experience enjoyable and fulfilling.

My Goal: to be YOUR real estate consultant for life!



BUYING A HOME

BUYING A HOME IS A BIG DECISION

A home is the single most expensive asset that most people will acquire in a lifetime. The more prepared you are at the beginning, the less overwhelming and chaotic the buying process will be. From the initial planning, to selecting the home that's right for you, there are many steps in the process. We are here to assist you with those steps and prepare you for the buying experience.

WHAT DOES A BUYER'S AGENT DO?

Many buyers want to know what a Buyer's Agent does and whether they should use one to purchase real estate. A buyer's agent works directly for the buyer, putting his/her interests first throughout the entire transaction. The buyer's agent is compensated by the seller, so having representation in the transaction is cost effective for the buyer.

Sellers are almost always represented by agents, so it is a wise decision for a buyer to be represented as well to ensure a fair transaction.



THE PROCESS



LENDER SELECTION

SELECTING A LENDER & THE LOAN PROCESS

The loan process is the most tedious part of the purchase. First, you need to pick your lender. We would be glad to recommend a lender, as we have worked with many experienced and professional lenders in the past. However, you are also free to choose any lender you wish to work with. You will be working closely with your lender throughout the process, so make sure that you select someone you feel comfortable asking questions and discussing details.

It is crucial for you, as a buyer, to understand what you can qualify for before finding a house that you love. The lender will request such information as paycheck stubs, recent bank statements, W-2's, and copies of other information. Once the lender has received this information, he/she will be able to pull your credit report and tell you what you can afford to pay for a house.

WISH LIST

In this package, we have included a page that allows you to specify what you want in a home. Please remember that the more information you provide about what you want, the easier it will be for us to serve you. We will refer to this sheet throughout the home search.



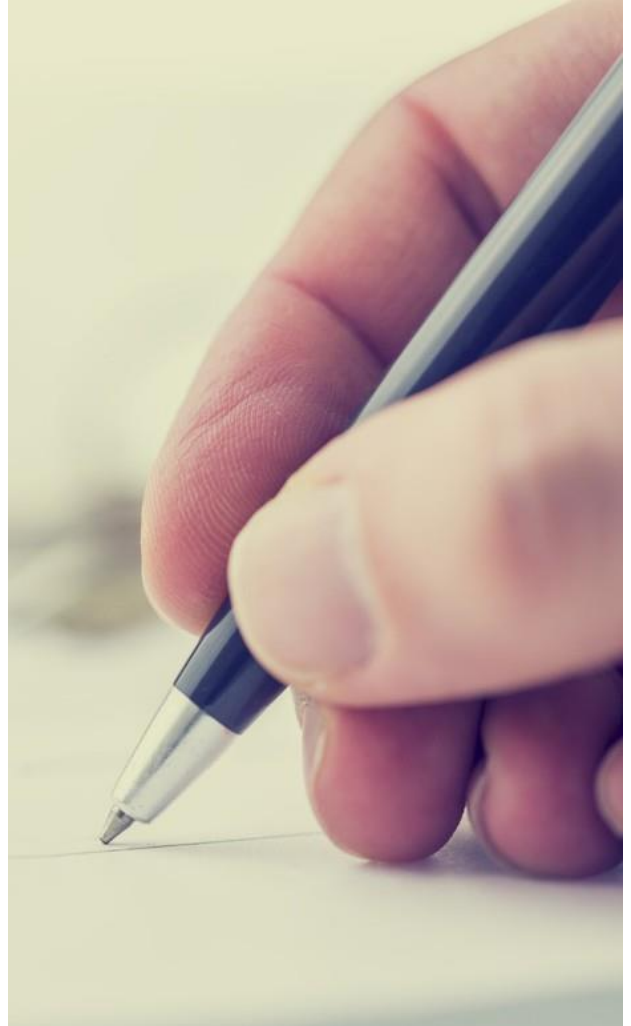
BEGIN YOUR SEARCH

HOME SEARCH

Our team will schedule appointments for you to see properties that interest you. We can also preview the houses for you and use your wish list to find the house of your dreams.

HOMEWORK

Once we have narrowed the search down to a few properties, I will provide you with a list of comparable properties in the neighborhood and surrounding areas. This report will give you an idea of the price range for your area of interest, and help you decide what to offer on the property you choose. You may also use this time to find out about schools in the area, average utility prices, and any other information you would like to have.

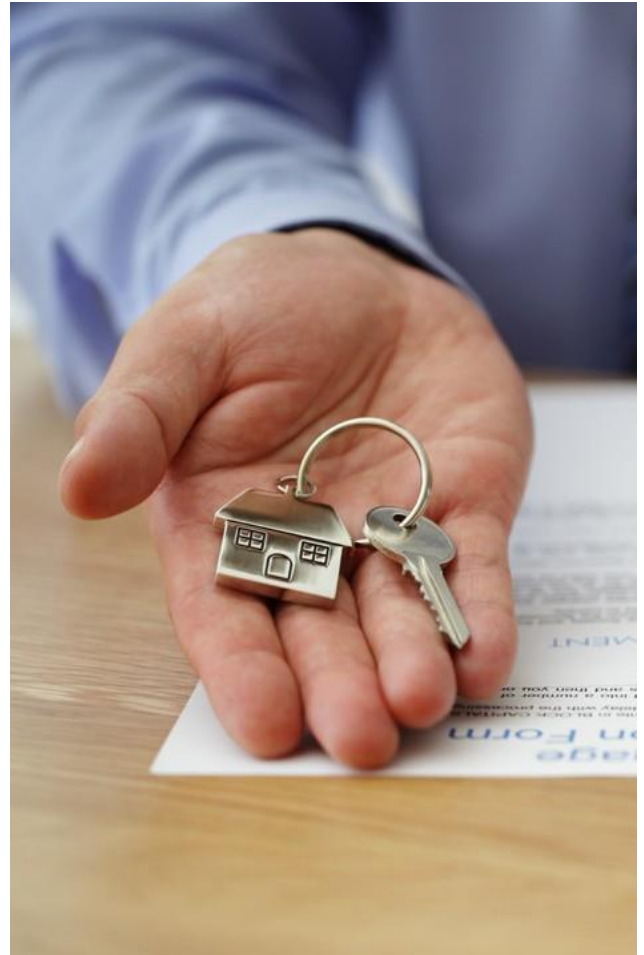


MAKING AN OFFER & EARNEST MONEY

Verbal promises are not legally enforceable when it comes to the sale of real estate!

Therefore, you need to enter into a written agreement, which starts with a written proposal. The proposal not only specifies price, but also the terms and conditions of purchase. The starting and ending points of every buying agreement are the initial and final offers. We will provide a variety of standard forms along with a Purchase and Sale Agreement. These forms offer protection for you, the buyer, and cover the questions that need to be answered during the process.

Earnest money is a deposit that accompanies your offer. This deposit is held by the listing agent until all parties have reached an agreement and the offer becomes a contract. The earnest money will be deposited at that time. The check cannot be postdated, nor can any offer be presented without some amount of consideration. At the closing, this earnest money deposit will be credited back to you as part of your down payment or closing cost.



NEGOTIATING PROCESS

Once the buyer has written an offer, the negotiating begins. The buyer's agent delivers the offer to the listing agent, who represents the seller. The agent and the seller will discuss the offer and may either accept, counter or reject the offer. Sometimes offers and counter-offers will be presented back and forth a few times before the parties reach an agreement. Once everyone has signed the final offer/counter-offer, the contract is in place.



INSPECTION/ APPRAISAL

Once the contract is finalized, the buyer has the option to have the home inspected. We highly encourage our buyers to take this step. The buyer will hire a professional home inspector to examine the house from top to bottom, structural elements, electrical issues, plumbing, etc. The buyer pays for the home inspection at the time that it occurs. The inspection will tell a lot about the true condition of the house and will help the buyer decide what repairs need to be made. A typical home inspection typically costs between \$300-\$500.



Once the inspection is completed and the buyer has the inspection report, we will then enter into negotiations with the seller for the repairs the buyer requested. If the buyer does not feel comfortable with the repairs that are needed, there is an opportunity to withdraw the offer. Also, within the first 14 days of our binding agreement date (the date the contract was accepted), the lender will order an appraisal. The appraisal will be completed by a third-party individual hired by the lender to do a report that ensures the buyer and lender that the home is worth the price the buyer has agreed to pay. This fee will be included in closing cost figures, provided by the lender. Some lenders now require the appraisal fee upfront.



THE MOVE

PREPARING TO MOVE

You will be responsible for choosing a Homeowner's Insurance Company to handle your needs for your new home. Once you have selected that company and the agent, please contact your lender with that information, including their telephone number. Also, you will need to start contacting the local utility companies to have the services transferred into your name on the date you are scheduled to take possession. Begin to pack, but please make sure you keep any important forms you would need prior to moving handy – JUST IN CASE!

YOUR BIG MOVE

IMPORTANT PACKING TIPS

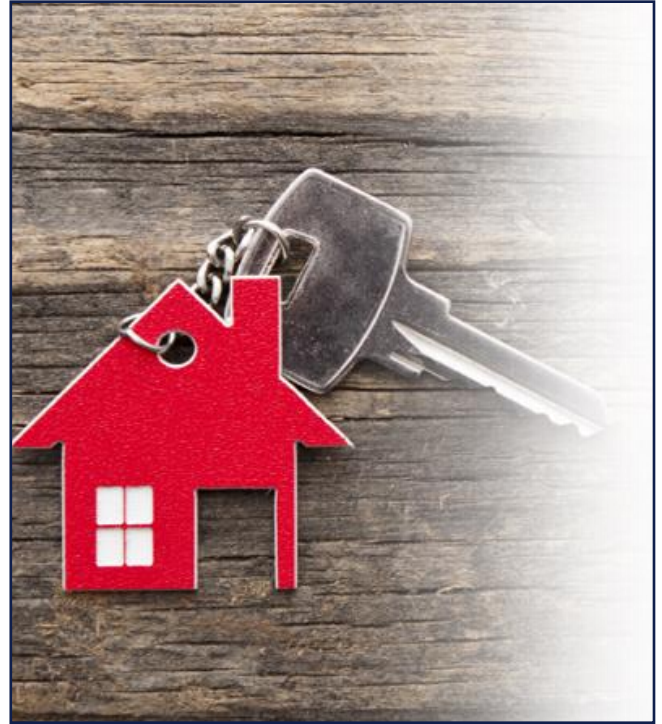
- Cushion the bottom of sides and boxes first
- Packed items should not exceed 30 pounds
- When packing, go room by room
- Begin your packing as early in the moving process as you can
- Label all boxes by item and where in your new home they should be placed
- Pack heavy items in smaller boxes and light items in larger boxes
- Thoroughly wrap your breakable items in newspaper, paper towels, or clothes placing them in dresser drawers, containers with lids, large cans, etc.
- Fill your refrigerator and washer/dryer with clothes, linens, and other light objects
- Tape cords underneath all electrical appliances
- Don't tape furniture, doors and drawers, as tape can damage; instead use rope or elastic to secure furniture
- If you have children, let them feel a part of the process by helping them pack their toys



THE CLOSING

CLOSING

On closing day, the property changes possession on paper, although this may not be the day you actually take possession. Sometimes the seller will request a short time frame to move from the property after closing. Especially if they are doing another closing of their own on the same day. They may need to receive the proceeds from the sale of the home, before they can purchase a new one and move! Be prepared to take possession a few days after closing, however, keep in mind that closing and moving days may also be negotiated as part of your contract.



TESTIMONIALS



BEST OF ZILLOW

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Highly likely to recommend | 5.0 ★

"As first-time home buyers, virtually looking from another market we could have not been paired with a better agent than Jennifer. She gave us insider insights on which parts of town would suit our needs and set up a meticulously organized schedule for my husband to capitalize on his limited time on the ground for viewings. Jen and the team at Bradford have made our remote purchase a breeze and we couldn't be happier as they've gone above and beyond even past the close."

- Jessica B.
Nashville, TN

"Jen and the entire Bradford team are top notch! This was our first time building a house, and Jen helped make that process smooth and low stress. Specifically, she was quick to remedy a few builder hiccups along the way. She has been there every step of the way and is always quick to respond any time I needed her help or guidance. Jen and the Bradford team also helped us sell our current home. The process was incredibly fast, smooth, and efficient. Jen is kind, intelligent, and truly cares about her clients. I truly cannot say enough good things about Jen and the team! They were always one step ahead, preparing us for what came next which made everything seamless from start to finish. Highly recommend and will definitely be using Jen and Bradford Real Estate again in the years to come! My husband and I are so incredibly grateful for all of the hard work that was put into making our dreams reality!"

- Misty B.
Franklin, TN

"I cannot recommend Jennifer enough! After relocating to TN from Utah we needed someone to help us get familiar with the area and find the perfect home for our family. I'm so glad we found Jen and she was able to help us get settled in a new state. She made a stressful time in our lives feel a little more manageable. Jen is very knowledgeable and attentive and she made us feel so comfortable with the whole buying process. She is so personable and sweet and we loved working with her! 10/10 would recommend!"

- Brynna C.
Nashville, TN

"What do you say when you are blown away by the people and service skills of a realtor in today's day and age? Simply... with a heartfelt and grateful, thank you, Jen Fought! Most of us have had the experience of working with realtors where the main mission is a commission, not the customer. Not so, with Jen and the great team at Bradford Real Estate. We found Jen to be approachable, likable, a great listener, and, extremely professional with a desire to go above and beyond in serving her clients. With absolutely no question, Jen, and, her team, have the necessary skill set to serve you with excellence in any real estate transaction. We highly recommend you contact her... today!"

- Randy H.
Franklin, TN

"Our experience as first-time homeowners was amazing working with Jennifer Fought. She is friendly, attentive, very knowledgeable and always made herself available to answer all of our questions and set up viewings. She had our backs during our contract negotiations, walked us through the entire process from start to finish and has continued to be a tremendous resource and support to us even after closing. We are so grateful to her and the entire Felts Partners team for their guidance and helping us to achieve purchasing our dream home!"

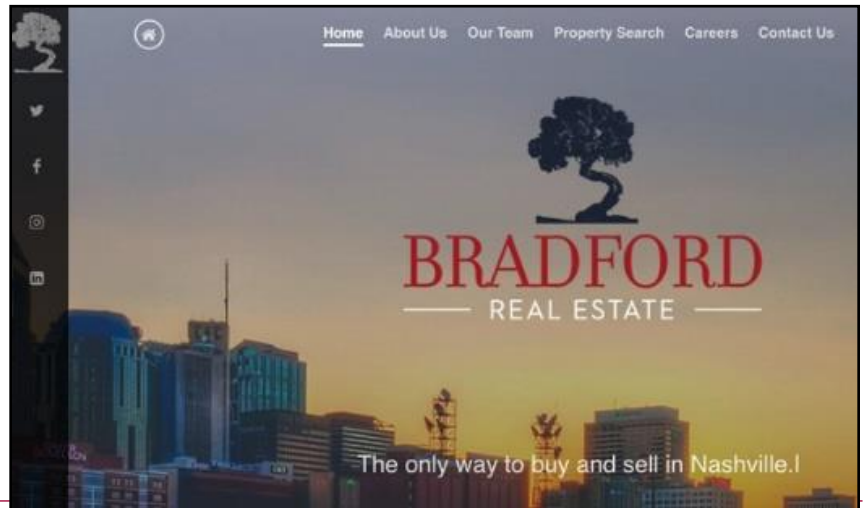
- Omar & Karina A.
Mount Juliet, TN



BUYER'S WISH LIST



BEGIN YOUR SEARCH!



LENDER INFORMATION

Have you begun the loan process? Y N If yes, with whom: _____

Name: _____ Company: _____

Phone: _____ Email: _____

If no, may we have one of our preferred lenders contact you? Y N

HOME SPECIFICS

Price Range: _____ Architectural Style: _____

Brick: Y N Lot Size/ Acreage: _____

Please choose all that apply: Garage Fireplace Pool Fence

Age of Home: _____ Neighborhood/ Area: _____

School District: _____

AUTO EMAIL SEARCH

Residential/ Condo: _____ Price Range: _____

Elementary School: _____ High School: _____

Square Footage: _____ Bathrooms/ Bedrooms: _____



CONTACT INFORMATION

Name(s): _____ Address: _____

Home/ cell phone: _____ Secondary phone: _____

Email address: _____ Second Email address: _____

Best way/ time to contact you: _____

Do we have permission to contact you via email for feedback? Y N

LENDER INFORMATION

Have you begun the loan process? Y N If yes, with whom: _____

Company: _____ Phone: _____

Email: _____

If no, may we have one of our preferred lenders contact you? YES NO

HOME SPECIFICS

Price Range: _____ Architectural Style: _____

Brick: Y N Lot Size/ Acreage: _____

Please choose all that apply: Garage Fireplace Pool Fence

Age of Home: _____ Neighborhood/ Area: _____

School District: _____

AUTO EMAIL SEARCH

Residential/ Condo: _____ Price Range: _____

Elementary School: _____ High School: _____

Square Footage: _____ Bathrooms/ Bedrooms: _____



ALL ABOUT YOU & YOUR FAMILY

We strive to develop a relationship with each of our clients. This form is to help us better serve you during and after the transaction. Thank you for your cooperation in completing the following information.

Name: _____

Date of Birth: _____

Email address: _____

Cell Phone: _____

Spouse Name: _____

Date of Birth: _____

Email address: _____

Cell Phone: _____

Anniversary: _____

Names of children and Date of Birth:

We communicate with all our clients. How can we best communicate with you? Email Phone Text

Are you available to talk at work? Y N What are your work hours? _____

If delivery is necessary, can we send to your work address? Y N

If yes, please list full work address: _____

MORE ABOUT YOU (THE BORING PART)

Do you have a financial planner? Y N If yes, who? _____

Do you have a will completed? Y N

Do you have an insurance professional? Y N If yes, who? _____

Do you have a CPA? Y N If yes, who? _____

Do you know of a family member, friend, or associate that is in need of a real estate agent? Y N

If yes, who? _____ Phone Number: _____

