

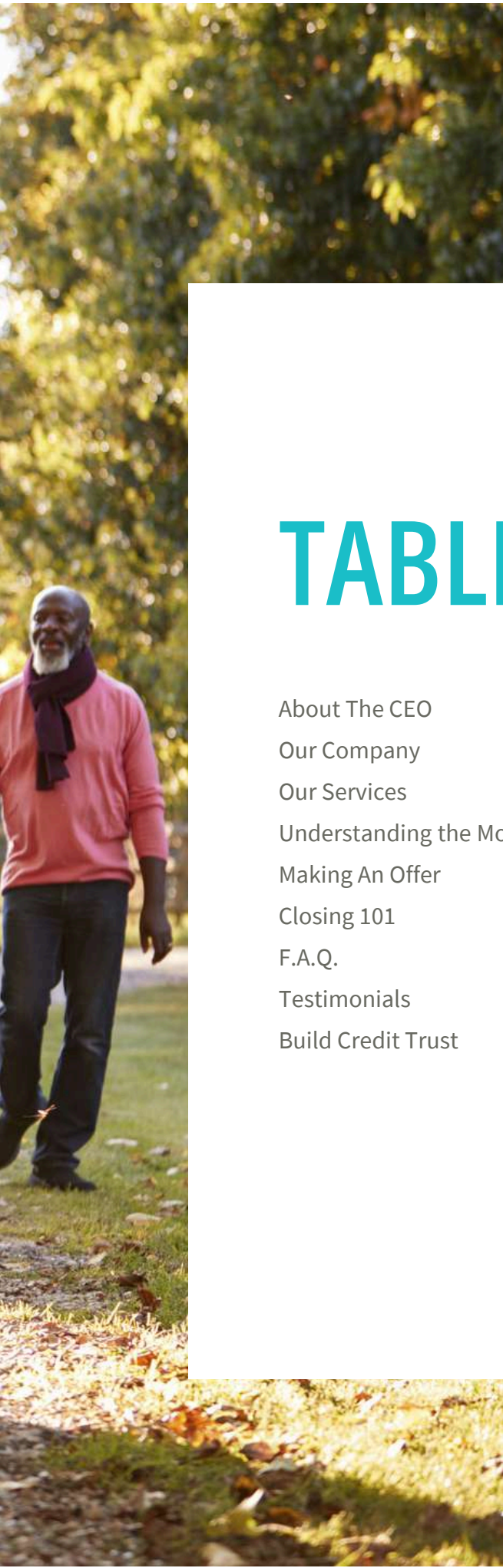
# BUYERS GUIDE



**REAL  
ESTATE  
REDEFINED**

BUILD FOR **GENERATIONS** TO COME  
NOT JUST FOR TODAY!





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# ABOUT THE CEO

**NICOLE REED**  
BROKER | ADTV HOST  
ABR, SRS, MRP, RENE, Icon Agent

Nicole Reed, of Nicole Reed Real Estate & Associates, represents clients all over the state of Virginia and has been a real estate professional since 2016. It didn't take long for her to rank as #2 top producing agent in 2018 and #1 in 2019. In addition, she was the

CVRMLS 2018 Gold Outstanding Production Award Recipient and CVRMLS 2019 Platinum, 2020 MLS Emerald Outstanding Production Award Recipient, and ICON Agent in 2021 with eXp Realty.

She is committed to listening to

her clients' needs and utilizes her keen negotiating skills to ensure a successful transaction. Nicole believes in doing the right thing for her clients at all times and has built her businesses with the same principles of honesty and integrity.



## Nicole's Associations:

- Women's Council of Realtors
- (Virginia) Home Partners of America
- Virginia Housing Development Authority Train the Trainer program
- eXp Realty, Inc.

Nicole has built an all-inclusive real estate business as CEO and Team Leader of Nicole Reed Real Estate & Associate Broker with eXp Realty, Principal Broker of NRRE Property Services, and a Real Estate Investor. She is also the Founder of Build Credit, LLC, a Credit Consulting and education firm helping individuals properly get started, repair, and build credit to achieve optimal scores.

She has a degree in Business

Administration with over 25+ years of Banking, Finance, and Management experience. Passionate about real estate, she has maintained a solid foundation of clients and great reputation in the community through her professionalism, attention-to-detail, and commitment to putting clients first.

She is a radio personality and talk show host of "The Real Playbook" discussing all things Real Estate to

help inspire the community and promote real estate education. Her show airs on Wednesday's at 6 a.m. on ESPN 106.1 FM and Thursday's at 2 p.m. on 105.3 FM The Choice and Facebook @nicolereedrealestate1.

Nicole is a native of Ohio and, in 1997, relocated to Richmond, VA, where she made roots, built her career, and raised a family. She is a proud wife and mother of five active boys.



“ IF OPPORTUNITY DOESN'T KNOCK  
THEN BUILD A DOOR!





### **LEADERSHIP**

We lead in growth and perform in the top 3% of real estate brokerages.

### **TEAMWORK**

Our team is diverse and we work cohesively to service our clients.

### **TRUSTWORTHINESS**

You can count on us to be honest and explain every step of the process.

### **RELIABILITY**

We deliver for our clients and ensure they have access to us regularly.

### **KNOWLEDGE**

We have over 50+ years of experience in real estate, marketing, finance and sales.

### **TECHNOLOGY**

We use innovation, creativity and technology to find the best investment opportunities.

### **ACCURACY**

We comb through every detail of the process to ensure our clients obtain the property of their dreams.

### **EVOLUTION**

We grow with our clients servicing all of their real estate buying, selling, or investment needs.

[www.nicolereedrealestate.com](http://www.nicolereedrealestate.com)



# OUR COMPANY

Nicole Reed Real Estate & Associates has the appeal and proximity of a local real estate agency with the experience and knowledge of a real estate giant. Our Team will guide you through every aspect of the sale, purchase, and marketing of a residential or commercial property in the Richmond and Tri City areas.

Whether you're moving out, moving in or just moving on, our team of driven entrepreneurs can create and customize a plan

just for you. You can confidently rest all of your buying, selling and investment needs in the hands of our team and know that you have made a good decision to make your property dreams come true.

Nicole Reed Real Estate & Associates business principals are integrity, honesty, and fast and reliable service. Our team is highly skilled in negotiations; you'll get the benefits of buying low and selling high.

# OUR SERVICES



1

## PROPERTY BUYING

Our specialists will provide assistance with the search, management and offer preparation.

2

## PROPERTY SELLING

Our specialist will assess your property value, advise on best market positioning, list it and prepare for sale.

3

## MARKET ANALYSIS

Receive a complete market analysis of the property of interest to deliver fast, high quality results.

4

## PREMIER REALTORS

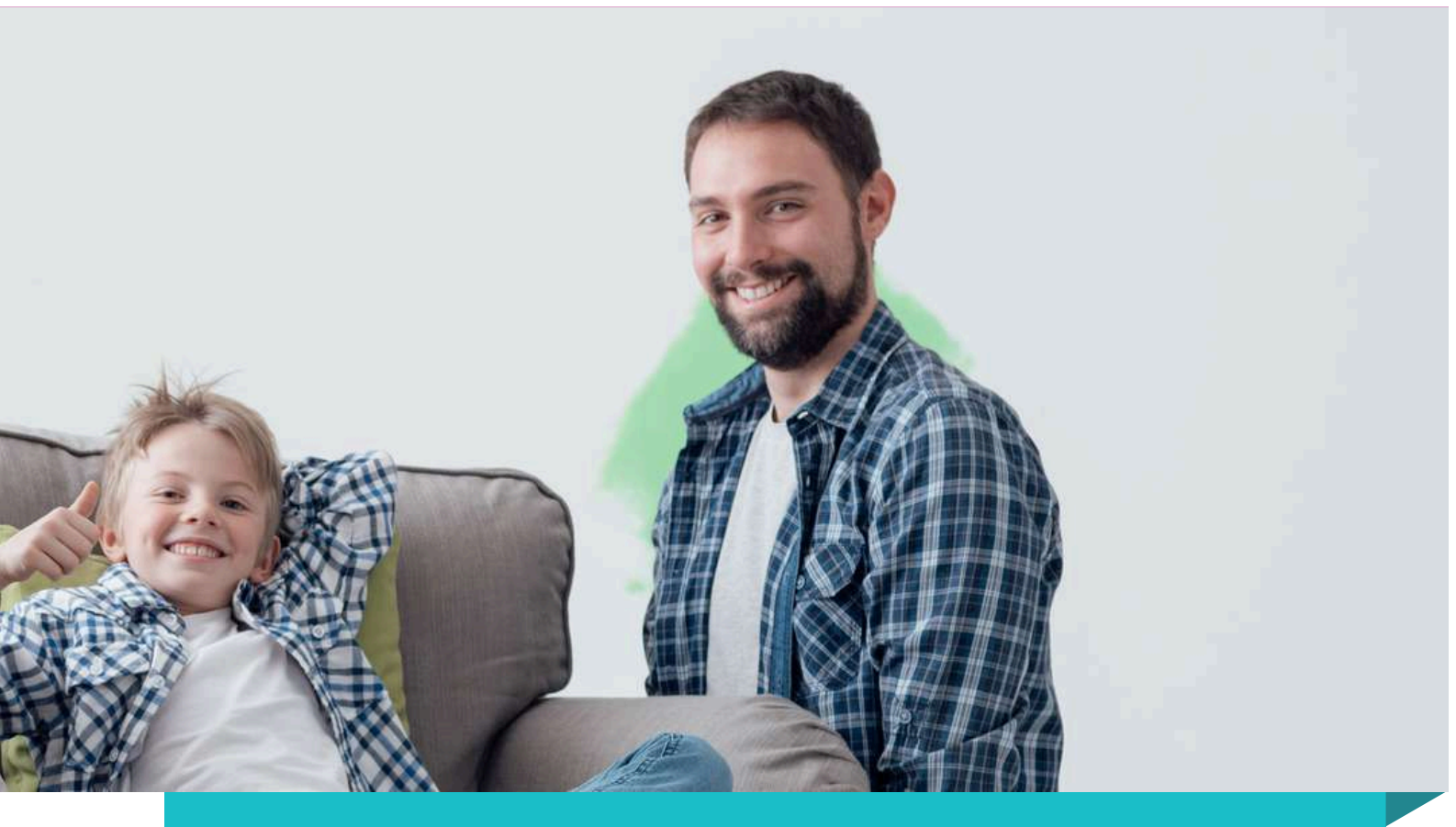
We guarantee competent and attentive realtor services, based on in-depth knowledge of the area real estate markets and extensive experience in the real estate business.

5

## CONSULTING

We understand the market in the Virginia area and can provide you with comprehensive consulting concerning any type of transaction.





6

## FINANCING

We can set up an individually tailored financing plan which includes advice on various sources of funding and referrals to our trusted bank and mortgage partners.

7

## PAPERWORK

We assume the detailed preparation and handling of paperwork, saving you time to focus on the essentials. Our in-depth knowledge of local zoning regulations, real documentation, and other details guarantees you the best deal.

8

## PHOTOGRAPHY

Having professional pictures for your listing is one of the most important pieces to getting your house sold. We have expert photographers that will capture the beauty of your home ensuring that it shows in the best light.

9

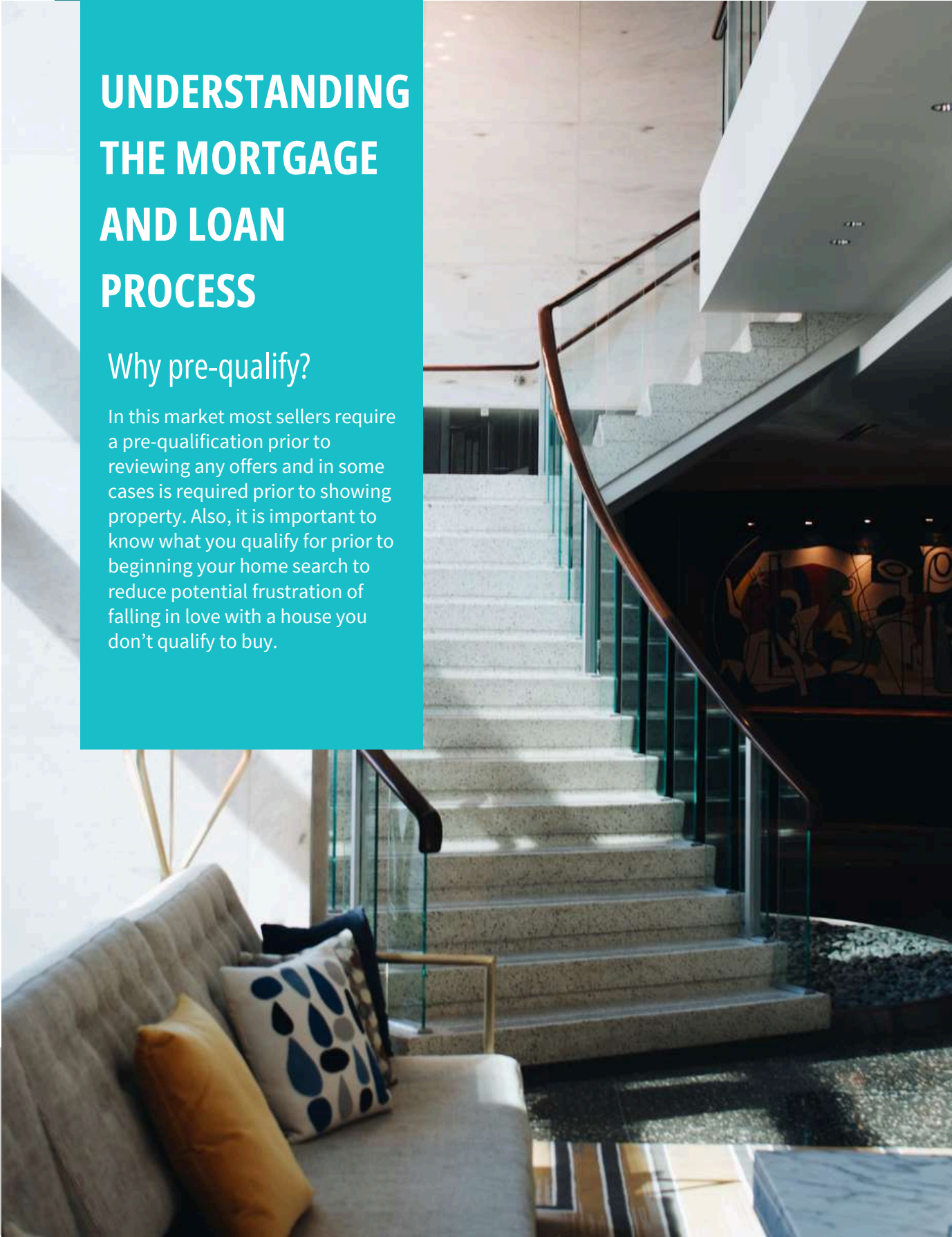
## STAGING

We provide you with a free consultation prior to listing your home to ensure that your house shows very well for your professional photos.

1

## VIDEOGRAPHY

Property films can be broken down into video tours, which provide a walk-through tour of the property, and virtual tours which are interactive in nature. We help you take potential buyers on a journey through your home's interior and exterior.



# UNDERSTANDING THE MORTGAGE AND LOAN PROCESS

## Why pre-qualify?

In this market most sellers require a pre-qualification prior to reviewing any offers and in some cases is required prior to showing property. Also, it is important to know what you qualify for prior to beginning your home search to reduce potential frustration of falling in love with a house you don't qualify to buy.

# What is a Mortgage?

A mortgage is a loan from a bank or lender to help you finance the purchase of a home. When you take out a mortgage, you make a promise to repay the money you've borrowed, plus an agreed-upon interest rate.

## FUNDING YOUR HOME PURCHASE

# 1

### Financial Pre-Qualification or Pre-Approval

- Application and interview
- Buyer provides pertinent documentation including verification of employment
- Credit report is requested



# 2

### Underwriting

- Loan package is submitted to underwriter for approval



# 3

### Loan Approval

- Parties are notified of approval
- Loan documents are completed and sent to title



# 4

### Title Company

- Title exam, insurance and title survey conducted
- Borrowers come in for final signatures



# 5

### Funding

- Lender reviews the loan package
- Funds are transferred by wire



# MAKING AN OFFER



Once you have found the property you want, we will write a **purchase agreement**. While much of the agreement is standard, there are a few areas that we can **negotiate**.

## THE PRICE

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't the smart choice, because the seller may be insulted and decide not to negotiate at all

## THE MOVE-IN DATE

If you can be flexible on the possession date, the seller will be

more apt to choose your offer over others.

## ADDITIONAL PROPERTY

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- Accept the offer

- Reject the offer
  - Counter the offer with changes
- By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goal in mind and ensuring that we negotiate the best possible price and terms on your behalf.

# CLOSING 101

## PREPARE FOR IT

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing cost & down payment. Make the check payable to title company.
- Insurance binder and paid receipt.
- Photo ID

## OWN IT

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

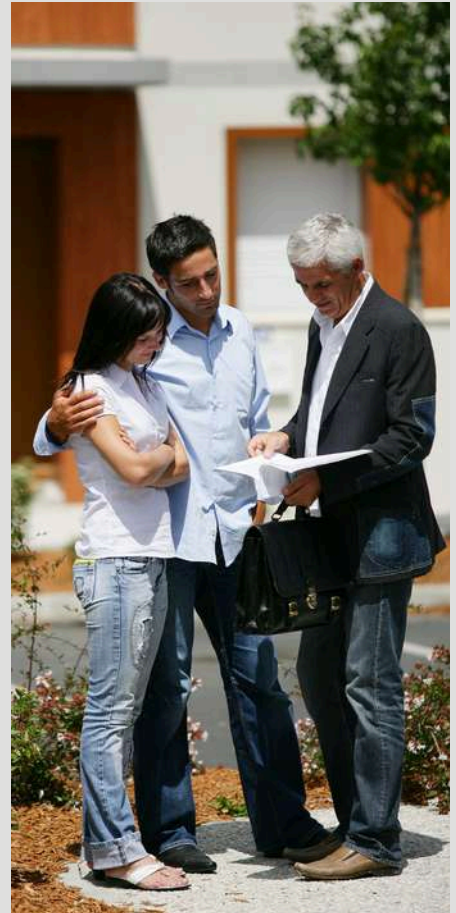
- **Delivery of the buyer's funds**

This is the check or wire funds provided by your lender in the amount of the loan.

- **Delivery of the deed**

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



## YOUR OFFER IS ACCEPTED, WHATS NEXT?

- Contract Accepted
- Provisions and Contingencies
- Conducting a Title Search
- Getting Inspections
- The Closing Process
- Moving In

# F.A.Q.

Property buying can raise many questions, at Nicole Reed Real Estate & Associates transparency is important to us. We are committed to helping you understand the process, communicating clearly and helping you to enjoy the experience.

1

## **How will you tell me about the newest homes available?**

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you: phone to by text in addition we have a portal that will automatically send new home alerts.

2

## **Will you inform me of homes from all real estate companies or only NICOLE REED REAL ESTATE & ASSOCIATES?**

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

3

## **Can you help me find new construction homes?**

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

4

## **How does for sale by owner (FSBO) work?**

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property.

5

## **Can we go back through our property again once an offer is made but before possession?**

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

6

## **Once my offer is accepted, what should I do?**

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and Closing Disclosure statement, which will indicate the amount you will need to bring to closing.

# TESTIMONIALS ABOUT OUR SERVICES



FIVE STAR RATING

Nicole assisted me with my home buying process. She was very professional from start to finish. I was out of the country during the process so good communication was key, even with the hurdle of a 6hr time zone difference she made it happen. Thank you!

- **Braxton Booker**



FIVE STAR RATING

Nicole has been the absolute best to work with. She not only got our house on the market and off within a 24 hour period, but she also helped us to purchase our new construction!!! She is an amazing realtor and friend!! Thank you so much for making our best interests a priority!

- **Amelia**



FIVE STAR RATING

April is wonderful and very knowledgeable! I would definitely use her again. She told me how the market works and what to look for! We talked about every detail and I was able to stay in touch with her at anytime of the day and night.

- **Bette**



FIVE STAR RATING

Since I didn't have the money from my 401(k) in my bank account to put down on the house, other realtors would not show me homes. Nicole did show me homes. She found a house for me to bid on with some real good negotiations for me to get a bid that was lower than two other bids and I still was given the house, THAT IS MY HOME NOW! Thank you Nicole for being a really great realtor!!!!

- **Mike Boudreaux**

# WE CAN HELP YOU MAP OUT A CREDIT PLAN!

Not quite where you need to be? Don't worry; we provide access to credit resources and tools to help you plan, repair, build and budget for your dream property and lifestyle.





ARE YOU READY TO GO FROM

# RENTER TO HOMEOWNER IN 12 MONTHS OR LESS?

OUR CREDIT TRANSFORMATION PROJECT HAS HELPED OVER 1,000\$+ PEOPLE HIT THEIR CREDIT SCORE!



## THE EXCLUSIVE CREDIT TRANSFORMATION PROVIDES YOU WITH:

- Secrets to increase your credit score.
- How to build positive tradelines
- Know THE EXACT steps to eliminate ALL the negative remarks on your credit report within 100 days or less!

## SO YOU CAN...

- Buy or Refinance Your Home
- Purchase a New Vehicle
- Qualify for a Better Job
- Reduce Stress in Your Relationship
- Get approved for credit cards
- Save Thousands of Dollars a Year



**GET THE LIFESTYLE YOU DESERVE!**



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