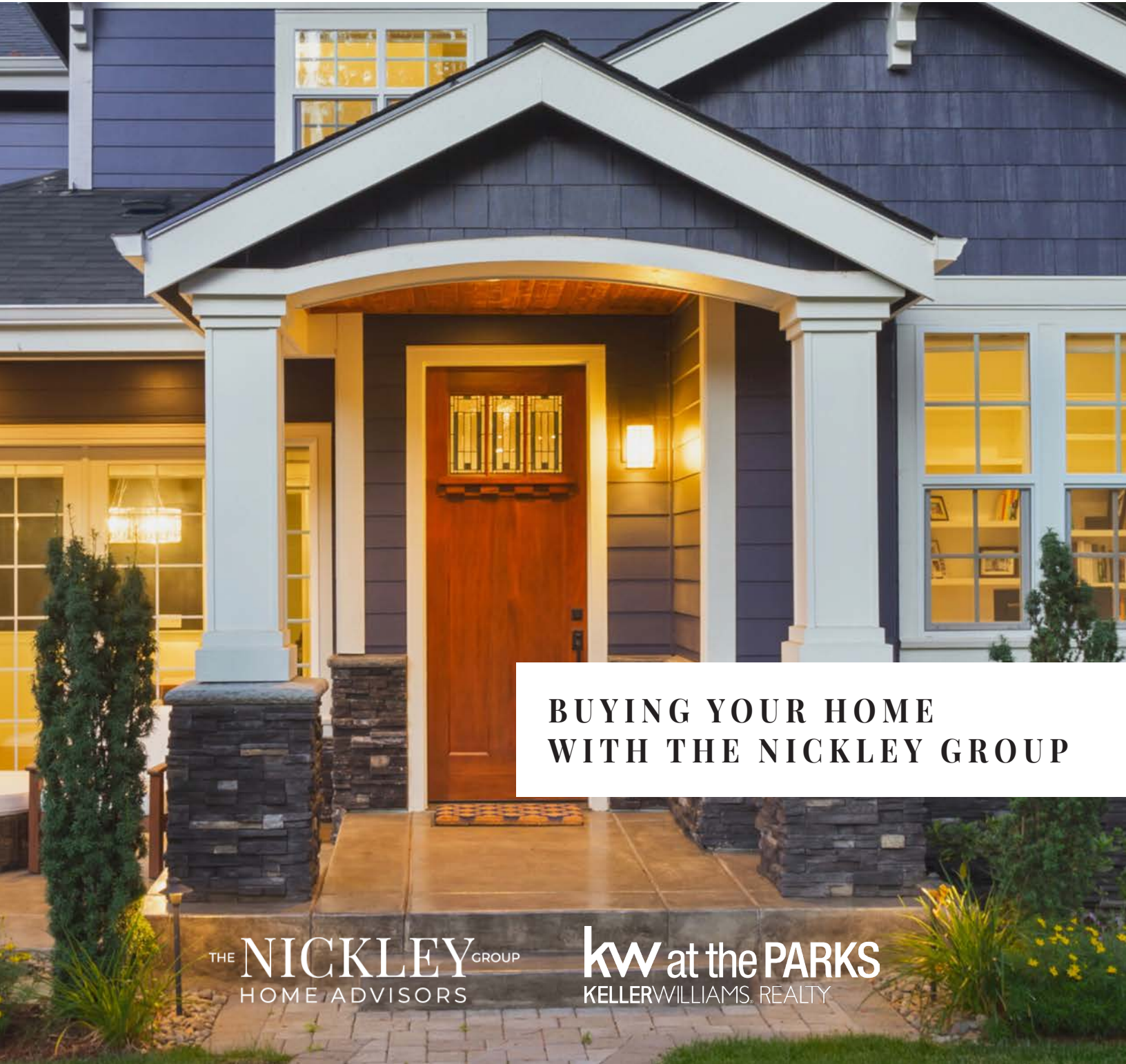


BUYER'S *Guide*



**BUYING YOUR HOME
WITH THE NICKLEY GROUP**

THE **NICKLEY** GROUP
HOME ADVISORS

kw at the **PARKS**
KELLERWILLIAMS REALTY

The Road YOUR

START



GET CONNECTED

Call The Nickley Group and speak with one of our team members. We will schedule a buyer appointment with one of our Realtors® to guide you through the process and determine your wants and needs.

MAKE AN OFFER

Your Realtor® will guide you through making the right offer on your dream home.

INSPECTIONS

Our Transaction Coordinators will help schedule inspections for the home. Your Realtor® will negotiate any necessary repairs.

APPRAISAL

Your lender will order the appraisal on your behalf.

To Buying HOME

GET INFORMED

Meet with your Realtor® to discuss your home-buying process and current market trends.

SEARCH FOR YOUR DREAM HOME

Start home shopping with your Realtor® or showing specialist and find your dream home.

GET PRE-APPROVED

A pre-approval letter from a lender will give you the golden ticket to go out and look at homes.

CLOSING DAY

GET THE CLEAR TO CLOSE

Your loan is approved and you are given the Clear to Close from your lender.



MEET OUR TEAM



TOM NICKLEY
Owner



ALEXIS NICKLEY
Owner

At The Nickley Group, we're more than just a real estate company. We're a team built on high energy, fun, and a determination to achieve our goals. Having helped thousands of families, we have a proven track record of delivering exceptional results for our clients.

We offer a dedicated professional team and an innovative online approach to make your real estate journey seamless, whether you're selling or buying.

Trust us to guide you through the process of finding the perfect home or selling your existing property at the best price. Join us today and experience the world-class service that sets us apart.





REALTOR®

Your agent is here for you every step of the way in your home buying process. They are your primary resource and professional representative in all contract negotiations through closing. They will help guide and advise you through the decision-making process.

SHOWING SPECIALISTS

Our dedicated team of showing agents plays a crucial role by showcasing properties and offering assistance throughout the entire process. Their expertise and support significantly enhance our capacity to show you more properties at more times.

OPERATIONS TEAM

Our operations team handles a wide range of tasks, including training our team, managing our complimentary moving trucks and boxes, and overseeing the onboarding process for new agents. In addition, our operations team is always looking for ways to improve the client experience. They help streamline our processes and implement new technologies.

TRANSACTION COORDINATOR TEAM

Our transaction coordinator team ensures everything runs efficiently from executed offers to final closing. Our listings manager manages the property listing process, prepares the property, creates marketing materials, and manages open houses. With their attention to detail and industry knowledge, our team ensures our clients receive top-notch service and achieve their real estate goals.

CLIENT SERVICES TEAM

Our client services team is the first point of contact managing inbound calls and assisting clients with a wide range of inquiries. This includes matching them with the right agent and connecting them with the appropriate resources. The team is highly trained and knowledgeable, to help everyone reach their homeownership goals.

MARKETING TEAM

Our marketing team manages our social media presence, online reach, TNG events, and ensures that our brand stays top of mind for new and returning clients alike. In addition to conducting regular giveaways and events to reward our loyal clients, our marketing team coordinates community outreach efforts to establish and maintain strong relationships within our community.

1 YOUR STRATEGY STARTS HERE

Every decision in a real estate transaction could save or cost home buyers **thousands of dollars** in unnecessary expenses.



OUR TEAM HAS

EXPERT
NEGOTIATORS

A STRONG LOCAL
REPUTATION

MARKET
SPECIALISTS

WHAT MAKES US DIFFERENT



**THE TNG
DIFFERENCE**

VISION & VALUES

ATTITUDE IS EVERYTHING

WE'RE MAKING HISTORY

SCAN TO LEARN
MORE ABOUT
WHAT SETS
US APART.

The average real estate agent sells 6 homes per year.
The average TNG agent sells 28 homes per year.

The average real estate team sells 100 per year.
Our team sells 900 homes per year.

SMART HOME-BUYING STRATEGY

- Determine timing & motivation
- Evaluate needs & wants
- Out-of-pocket expenses
- Financing needs & pre-approval
- Neighborhood & lifestyle
- Quality of life
- Set expectations according to the market
- Come up with a customized plan



2 FUNDING YOUR DREAM

WHAT IS A MORTGAGE PRE-APPROVAL?

Pre-approval provides specific price guidance, estimated monthly payment, and closing costs. It involves a lender reviewing your financial details to determine your eligibility and what you can afford.

BENEFITS OF A LOCAL LENDER

- Proven track record of delivering the highest level of service.
- Local industry relationships and knowledge.
- Personalized service; you're not just a number.
- Non-traditional hours; if they're awake, they're available.

THINGS TO KNOW IN ADVANCE

- How long do you plan on keeping your home?
- Will you buy or sell first?
- What length of the mortgage term is right for you?

GETTING PRE-APPROVED

DOCUMENTS NEEDED TO APPLY

- Most recent two years of W2s.
- Most recent 30 days of pay stubs.
- Most recent two months of asset statements (all pages) – checking, savings, retirement, investment, etc.
- Most recent mortgage statement and insurance bill – only if you currently own real estate.
- Your Driver's License.

ADDITIONAL FOR SELF-EMPLOYED

- Most recent two years of filed personal tax returns – only needed if you're self-employed or have income from a non-traditional source. (i.e. interest, dividends, rental property, etc.)
- Most recent two years of filed business tax returns – only needed if you're self-employed.

COMMON LOANS

CONVENTIONAL

Allows for as little as 3% down if you're a first-time buyer purchasing a primary residence, meaning you have not owned a home in the past 36 months or 5% down if you have. These loans are also used to purchase second/vacation and investment homes.

FHA

Allows for as little as 3.5% down and can only be used to purchase a primary residence. You do not need to be a first-time buyer to obtain an FHA mortgage, although that's a common misconception.

VA

Allows for you to purchase a home with no money down if you are an eligible active-duty military personnel, veteran, or spouse of a deceased veteran.

BANK STATEMENT

The lender will review 12-24 months of either personal or business bank statements to determine their income and the size loan they qualify for. This is great for self-employed individuals.

DEBT SERVICE COVERAGE RATIO

Allows an investor to purchase an investment home without verifying income or employment. Instead, the market rent for the property is reviewed to determine whether it will cover the proposed monthly payment for the home.

3 SELECTING & VIEWING YOUR HOME

HOME FEATURES

- Price range
- Property type (condo, townhouse, single-family home)
- Preferred subdivisions
- Year built
- Bedroom/bathroom/garage needs
- Square footage
- Landscape/lot preference
- Floor plan
- Amenities
- ADA disability features
- Appliances

SHOWINGS

- Select homes of interest
- Your agent will suggest listings that match your needs and will schedule showings of your favorite houses

LIFESTYLE & NEIGHBORHOOD

- School rankings
- Planned community
- Parks & playgrounds
- Privacy of neighborhood/gated community
- Location of home in the neighborhood
- Proximity to work, restaurants, recreation, public transportation, major roads, and entertainment
- HOA fees & guidelines





4

MAKING AN OFFER & NEGOTIATING

A COMPELLING OFFER IS CRUCIAL

- 1. Submitting an offer:** You and your agent will discuss the best options for submitting a strong offer. You will sign the documents and your agent will send it to the listing agent.
- 2. Reviewing the offer:** The listing agent will review the offer with the sellers and will let you know of any negotiations.
- 3. Multiple offer situations:** Often, there are multiple offers submitted on a property. If that's the case, the seller may ask you to resubmit your offer to compete with the other potential buyers. Only make offers you are comfortable with and would be okay with the other party agreeing to.

WAYS TO STRENGTHEN YOUR OFFER

- 1. Appraisal Gap:** Your agent will help you determine if an appraisal gap will strengthen your offer. Having a appraisal gap can demonstrate your willingness to cover any shortfall between the appraised value and the purchase price.
- 2. Inspection Periods:** The length and terms of your inspection period can effect the strength of your offer.
- 3. Closing Date:** Choosing a closing date that fits in the seller's timeline can create a more appealing offer.



5 PROTECTING YOUR INVESTMENT

HOME INSPECTIONS

It's important to hire a professional home inspector to identify major damage or serious problems. Keep in mind that minor imperfections are common and the inspection is not for lowballing the seller. Instead, it informs you of recommended repairs; there is no pass or fail.

THE INSPECTION WILL INCLUDE THE FOLLOWING

- Appliances
- Plumbing
- Electrical
- Roof & Attic (if accessible)
- General Structure
- Heating & AC (depends on season)

WHEN THE INSPECTION COMES IN

- You have the opportunity to negotiate with the seller to repair anything on the property, provide a concession, or a price reduction. Keep in mind, the seller is not obligated to repair anything unless it is stated on the contract.
- You will either agree on new terms with the seller or have an opportunity to back out of the contract and keep your escrow deposit.

PREVIOUSLY-OWNED HOME WARRANTIES

When you purchase an existing home, you can purchase a home warranty that will protect you against most ordinary flaws and breakdowns in major mechanicals and appliances. A home warranty will provide coverage for one year, and it can be renewed on a yearly basis. The warranty may be offered by or negotiated with the seller, or can be purchased by you, the buyer.

NEW HOME WARRANTIES

When you purchase a newly-built home, the builder usually offers a warranty on things such as the quality of design, materials, and workmanship.

ESTIMATED PRICES FOR THE HOME INSPECTIONS BY SQUARE FOOTAGE:

<1,500	\$365
1,501-2,000.....	\$425
2,001-2,500.....	\$460
2,501-3,000.....	\$490
3,001+.....	CALL FOR PRICING

TERMITE INSPECTION WITH HOME INSPECTION

<2,200.....	\$80
2,201-3,500.....	\$100

STAND ALONE

<2,200.....	\$135
2,201-3,500.....	\$165

WIND MITIGATION & 4-POINT WITH HOME INSPECTION

..... \$70 EACH

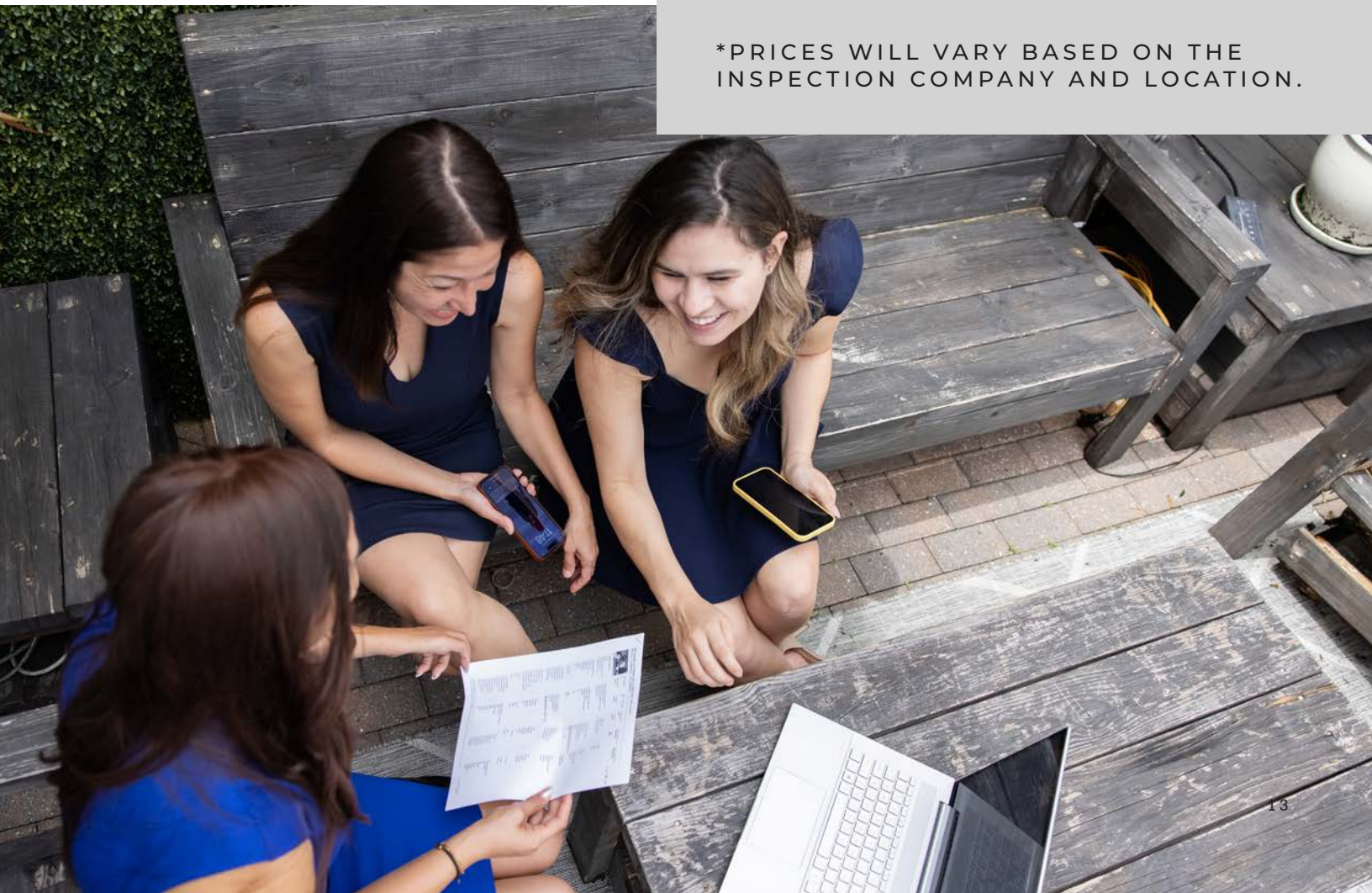
STAND ALONE

.....\$185

WELL WATER TESTING.....\$225

SEPTIC\$450+

*PRICES WILL VARY BASED ON THE INSPECTION COMPANY AND LOCATION.



6

GET THE CLEAR TO CLOSE

SECURE HOME OWNER'S INSURANCE ON YOUR PROPERTY

- Our transaction team will assist you in finding a competitive rate.
- Your preferred choice will be sent to your lender & title group

TITLE COMPANY

- Lien search
- Title insurance
- HOA search
- Leverage getting problems resolved
- Closing on time
- Transferring ownership to you
- Manage all parties in the transaction

THE FINAL DETAILS

- All documents reviewed and submitted to the lender in a timely manner
- Appraisal completed
- Settlement Statement
- Closing & settlement review
- Transfer of utilities
- Moving into your new home

WHAT TO EXPECT AT CLOSING

WHAT IS EXPECTED FROM YOU AT THE CLOSING?

If financing the property, your lender will require you to sign a document, called a promissory note, as evidence that you are personally responsible for repaying the loan. You will also sign all title and deed documents putting you as the official homeowner!

WHAT WILL YOU NEED?

Bring valid government-issued photo ID and a second form of ID showing your name.



WHO WILL BE THERE?

- You, the buyer(s)
- Your agent
- Occasionally, your mortgage officer
- The closer, who represents the title company and is responsible for ensuring the title is transferred to you

WHAT IS AN ESCROW ACCOUNT?

An escrow account is a neutral depository held by your lender for funds that will be used to pay expenses incurred for the property, such as taxes, assessments, property insurance, and/or mortgage insurance premiums that will be due in the future. You will pay one-twelfth of the annual amount of these bills each month with your regular mortgage payment. When the bills are due, the lender pays them from the escrow account.

At closing, it may be necessary to pay enough into the account to cover these prepaid expenses for several months, possibly up to one year, so that funds will be available to pay the bills as they are due. These are part of your closing costs.



RAVING FANS CLUB

THIS CLUB IS ALL ABOUT YOU!

Once you close with The Nickley Group, you will be invited to join our Raving Fans Club! This is where we go beyond the closing. We invite our past and current clients to join us for events, contests, and giveaways throughout the year. Our team is always looking at ways we can expand our RFC perks to make it bigger and better.

We are a never-ending resource. Whether you have questions about the market or want to know what's happening in the Central Florida area, we are here for you! You can always reach out to your agent or our team at our RFC line at 407-603-9250.

RAVING FANS CLUB PERKS

REFERRAL DIRECTORY TO VENDORS

We have worked with many vendors over the years, creating a network of trustworthy companies. Our list includes cleaning, painters, landscaping, maintenance, and more.

EVENTS, GIVEAWAYS & CONTESTS

We love showing our clients how much we appreciate them, which is why we host events, giveaways, and contests throughout the year.

FACEBOOK GROUP

We have a Facebook group just for our past clients with monthly giveaways, information about local events, access to trusted services, answers to homeowner questions, and more!

FREE MOVING TRUCKS AND MOVING SUPPLIES

Moving can be a daunting task, that's why our team goes above and beyond to make the process just a little easier.

We offer complimentary boxes and bubble wrap. Plus, you get the added benefit of a FREE moving truck. Even if you're not currently in the market, you can still take advantage of this service. We also lend out our two trucks to local charities, schools, and businesses. To qualify, all you need is to be 21+ years old, licensed, and insured.



DON'T TAKE OUR WORD FOR IT. CHECK OUT OUR 2,700+ 5 STAR REVIEWS!



1,700+ 5 STAR REVIEWS



900+ 5 STAR REVIEWS



150+ 5 STAR REVIEWS



Tiss and everyone at TNG has been amazing! Everyone is super helpful and truly cares about their clients. Not only are they all professional and friendly, but they help make this stressful time of moving a whole lot easier! They will even provide moving supplies and a moving truck to use! How awesome is that?! Words cannot express how grateful we are to this team we now call our friends!
- Margarita S.



Tiss Morrell
Agent



We are so incredibly pleased with our experience working with Allison Haberman from The Nickley Group! She guided us through the process of buying our first home, from preparation through closing, in a way that continuously had our best interest in mind! We appreciated how engaged she was throughout the process with answering questions we had or helping us figure out where to find answers.
-Melyssa



Allison Haberman
Agent

Our entire family cannot speak highly enough of our experience with Eric Buyes from the very beginning to even after closing. The last time our family was in the market for a home was back in 1996, so quite a few things have changed since then, and we would not be where we are today without him. At first, we had met with a couple of realtors before Eric but knew instantly that he was the one for us.
-Collin D.



Eric Buyes
Agent



TNG

THE NICKLEY GROUP
HOME ADVISORS

kw at the PARKS
KELLERWILLIAMS. REALTY

*We're
Making
Historyyyy*



407-603-9228
1013 E. Colonial Drive
Orlando, FL 32803
www.TheNickleyGroup.com

