

ausen Greene Hausen Farsyou Home com



# nice to meet you



#### LAUREN GREENE

#### **REALTOR®**

As a native resident of the Charlotte region, I have local knowledge and expertise that lend to my ability to service clients as a REALTOR®. I have worked hard since getting licensed to expand on my knowledge of the local real estate market. I absolutely love where I live and what I do! I have managed to help many buyers successfully purchase the home of their dreams by educating them on the market, advising them on making offers that get accepted, and managing every aspect of the transaction from start to finish. I pride myself on my ability to advise my clients through the process of purchasing real estate and closing transactions.

When I'm not selling houses, I enjoy spending time with my four beautiful children, eating out, hiking, relaxing on the beach and reading a good book!

#### LET'S CONNECT



704.576.8555



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www.laurenleadsyouhome.com









Scan the QR code for links to find me on social media and more!



#### MEET THE TEAM

There are a lot of moving parts to a real estate transaction. To ensure that the sale of your property runs as smoothly as possible, I have assembled a team of industry experts to handle every facet of the transaction. This team includes contractors, insurance agents, warranty providers, attorneys, and my amazing support staff! They will all be with you every step of the way, making this the best experience you've ever had in selling a home.



Kat Short

TRANSACTION COORDINATOR

Kat specializes in customer service, property management, and closing coordination. With over 2,000 real estate transactions, she knows how to get the job done. Once a home is under contract, Kat becomes my right hand and makes sure everything stays on track as we work towards closing. Kat is available to answer questions you may have about paperwork, appraisal and inspection appointments, and the closing process.



Sah Kelly
OPERATIONS MANAGER

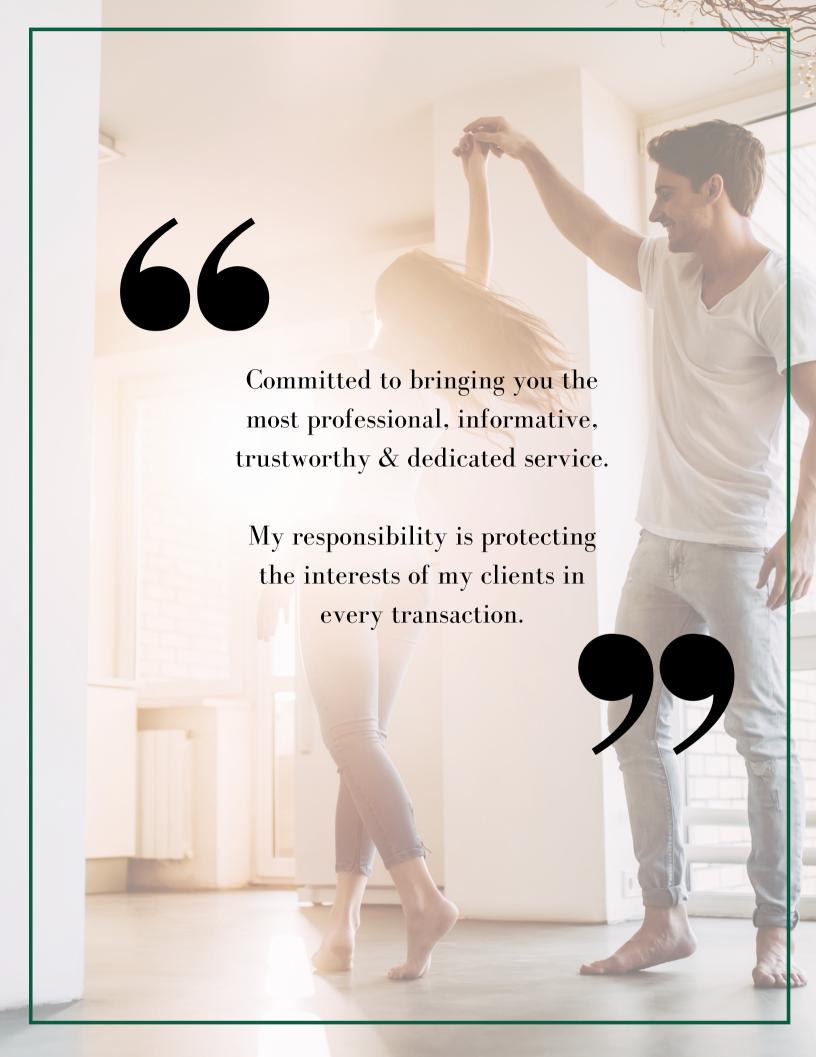
Sam has extensive experience as an executive assistant across several industries, including real estate and she is a tremendous asset to our team. She has a love for processes and organization, and supports my clients and team to ensure that the process of purchasing a home goes as smoothly as possible. Her roles include showing properties, compiling property reports and assessing market value, and keeping your files organized and accessible to you every step of the way!



Latie Reilly
DIRECTOR OF MARKETING

home gets MAXIMUM exposure during the listing period.

Katie is an energetic and natural marketing and design leader with 18 years of professional experience in high-pressure, collaborative and fast-paced environments. She is a trusted team member with strong communication and operational skills. Working in commercial real estate, general contracting and architectural sales, Katie is adept in many facets of marketing and uses her expertise to ensure that your







Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.



#### GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door! I look at dozens of homes every week, and I can help you identify potential problems within a home.

#### HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

#### STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

#### ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

#### NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

#### PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.

#### AFFORDABILITY

The seller typically pays the commission for both the seller's agent and the buyer's agent.

There is a \$595 transaction fee due at closing, which helps cover the cost of showing multiple homes, writing offers, and paying support staff to ensure your transaction runs as smoothly as possible.



#### HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

#### CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- •Paying down credit card balances
- •Continuing to make payments on time
- •Avoid applying for a new credit card or car loan until you have been approved
- •Avoid making big purchases until you have been approved and closed on your new home
- •If possible, avoid job changes until you have been approved

#### SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- •A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit. Due Diligence is paid to the seller(s) to take their home off of the market so you can inspect and decide if you want to move forward with the purchase. Due Diligence is non-refundable, while earnest money can e refunded to you, depending on the circumstances.
- •Closing Costs for the buyer run between 2% & 5% of the loan amount

•A Home Inspection costs \$400 to \$700, depending on the age and foundation of the house



# PREPARING



GETqualified

TYPE OF LOAN	VCREDIT SCORE $V$	DOWN PAYMENT
VA LOAN	620	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% 10%
203K LOAN	640	3.5%
CONVENTIONAL 97	620	3%
CONVENTIONAL LOAN	640	5-20%

INCOME qualificatio

#### QUALIFYING INCOME

W-2 Income/Salary

Income from part-time jobs

Income from a second Job

Overtime & Bonuses

Seasonal jobs

Self-employed Income

Alimony & child support (Documentation required)

#### NON QUALIFYING INCOME

Income from the lottery

Gambling

Unemployment pay

Single bonuses

Non-occupying co-signer income

Unverifiable income

Income from rental properties

### NEEDED do-currents

W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 3 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS

# TYPES OF Mortgage LOANS

			UPFRONT		
	WHO QUALIFIES	DOWN PAYMENT	MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
<b>VA</b> Department of Veteran Affairs	Veterans  Personnel with honorable discharge  Reservists & National Guard  Surviving Spouses	NONE	NONE	NONE	580
<b>USDA</b> Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
<b>FHA</b> Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
<b>203K</b> Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
SELECT SMART PLUS	Anyone who meets lenders credit, income & debt level requirements	Varies from 3% -20%, but typically ranges from 5-20%	NONE	REQUIRED	620





#### START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or video to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based off of recent sales and current buyer activity in the area, as well as the value of the property in it's current condition. Negotiations may take place after the offer is presented.



#### **TIP**

We will make sure to check every little detail of each house

- •Test the plumbing
- •Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks?





#### WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

#### HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in it's present condition. Putting all this information together, we will determine the price that you would like to offer.

#### SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

#### Put Your Best Foot Forward

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

#### •Put Down a Healthy Earnest Deposit

A large earnest money deposit shows the seller you are serious

#### ·Cash Talks

A transaction that is not dependent on receiving loan approval is more attractive to a seller

#### Shorter Inspection Periods

Try shortening the inspection period to 10

days

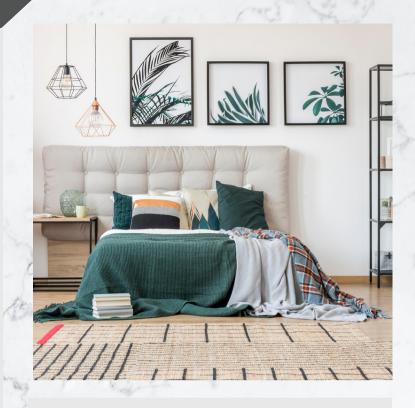
#### •Write the Seller a Letter

We will make your offer stand out by writing a personal letter to the seller, explaining why you fell in love with their home.

#### Offer to Close Quickly

Many sellers prefer to close within 30 days.





#### THE PROCESS

#### AFTER YOU SUBMIT AN OFFER

#### THE SELLER COULD

#### •ACCEPT THE OFFER

#### •DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

#### •COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

#### •ACCEPT THE SELLER'S COUNTER-OFFER

#### •DECLINE THE SELLER'S COUNTER-OFFER

#### •COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

#### **OFFER IS ACCEPTED - CONGRATS!**

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.

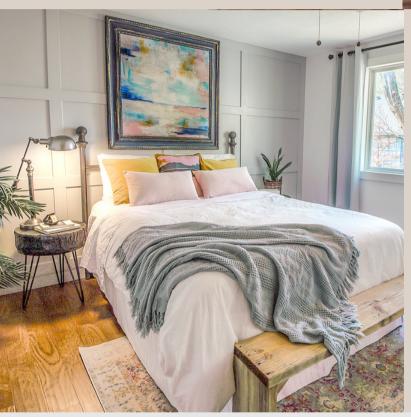




#### ORDER AN INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items, while being very cautious and vigilant of potentially significant issues.







#### NEGOTIATE FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

- **1. Ask for a credit for the work that needs to be done.** Likely, the last thing the seller wants to do is repair work.
- **2. Think "big picture" and don't sweat the small stuff.** Tile that needs some caulking, or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.
- **3.Keep your poker face.** The listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.



#### APPRAISAL ORDERED

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

#### **Property Title Search**

This ensures that the seller truly owns the property, and that all existing liens, loans or judgments are disclosed.

#### Homeowner's Insurance

You'll need insurance for the new home prior to closing. This will protect against things like fire, storms and flooding

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#### AFTER SIGNING

- •FINALIZE MORTGAGE
- **•SCHEDULE HOME INSPECTION**
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- •Get copies of medical records and store with your other important documents
- •Create an inventory of anything valuable that you plan to move
- •Get estimates from moving companies

#### 4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- •Buy/find packing materials
- **•START PACKING**

#### 3 WEEKS TO MOVE

- ARRANGE APPRAISAL
- •COMPLETE TITLE SEARCH (TITLE COMPANY WILL DO THIS)

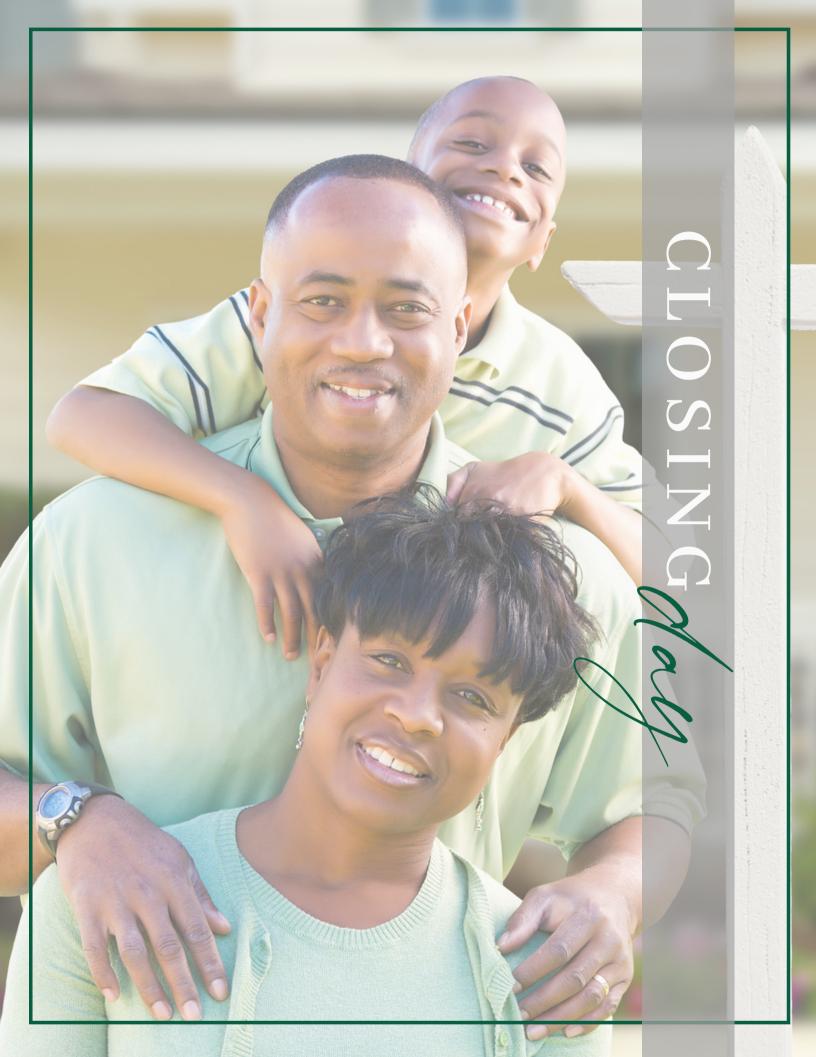
#### 2 WEEKS TO MOVE

- •SECURE HOME WARRANTY
- •GET QUOTES FOR HOME INSURANCE
- •SCHEDULE TIME FOR CLOSING
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- •Keep on packing

#### 1 WEEK TO MOVE

- **•**OBTAIN CERTIFIED CHECKS FOR CLOSING
- •SCHEDULE AND ATTEND FINAL WALK THROUGH
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number











#### **CLOSING DAY**

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.



#### **CLOSING DISCLOSURE**

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.



#### **FINAL WALK THROUGH**

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans



#### **CLOSING TABLE**

Who will be there:

- Your agent
- The seller
- The seller's agent
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paper work so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents



#### **CLOSING COSTS**

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.



#### **BRING TO CLOSING**

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the down payment and your closing



#### **RECEIVE YOUR KEYS**

Congratulations! It was a lot of hard work but you are now officially home owners!! Time to throw a party and get to know your new neighbors!





Lauren was introduced to me by a friend who used her to buy her home.

I was a first time homeowner doing this all by myself. Lauren held my hand every step of the way. She has great contacts in the industry that assisted me in the process as well. Buying a home can be daunting at times but she was always there with guidance and reassurance. She works hard for you from start to finish. I would recommend her to anyone looking to buy a home.

Thank you for putting up with me, being real with me and in the end making me feel fulfilled. I had the pleasure of working alongside Lauren on a real estate transaction and she was fabulous to work with. She's friendly, very responsive and works diligently. I highly recommend her!



Lauren, this was our first transaction of what I can only hope will be of many.

To say that you were fantastic would be the understatement of the year.

In my 21 plus years of real estate you were as active and present as any realtor I've ever worked with. Kudos to you. Thanks for all you do.

I think the NC/ SC market needs to know that Lauren Greene is THE BEST Real Estate Agent/advisor/ relocation specialist in the region.

There is no one else around who treats their clients the way you do, works harder than you do and truly cares like you do!

You are the consummate professional and absolute natural at your craft.

We sit, amazed in our dream home, still wondering how this actually happened.

ANYONE looking to buy and sell real estate or simply explore options has only one call to make - - CALL LAUREN GREENE!!!!

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Lauren walked me through the entire process of building my new home. It was awesome having someone who understands the process and knows what needs to happen when. She took the time to walk through the property at every stage and even got her own inspectors to get involved for my piece of mind.

When it came time to close and I had arranged for deliveries movers etc and the builder tried to push the closing Lauren stepped in and made sure this did not happen. She understood my rights as the buyer and the process the builder follows to execute the transaction. She worked tirelessly day and night leading up to our closing to ensure we closed on time. Lauren worked a miracle for our family! I would whole heartily recommend Lauren to anyone looking to buy or sell a home. She is the definition of client centric and a pleasure to work with all around.

I moved to NC 3 months ago from Rhode Island. Before I moved Lauren was already working with me to find the perfect house. We searched, saw a couple of houses that were not to our liking. WE FINALLY FOUND THE PERFECT HOUSE!!!!! Lauren was able to close on this house, after many hiccups, in less than 3 weeks!!!

I can only say great things about working with her. Always available, always with a great attitude and great smile! I will continue to do business with her as I grow, and decide to move to another place. Lauren is a no-brainer. She is 100% the best realtor in the state. I can't thank her enough for everything she did for me. You can't put a price on the value she adds!

I'd LOVE to provide you with the same level of skill and care that I share with ALL of my buyer clients!