

# Buyer's GUIDE



JENNIFER PEDERSEN

TRIAD, NC REALTOR WITH GLOBAL PARTNERSHIPS



*nice to meet you!*

With a doctorate degree in Music and a passion for the local real estate market, I bring a unique blend of discipline and creativity to every transaction. I am dedicated to understanding your unique needs and providing a transparent, honest, and highly personalized experience. Whether you are buying your first home or your forever home, I am here to help you navigate the process with expertise and confidence. I am ready to help you unpack the Greensboro Real Estate Market.

Jennifer Pedersen Homes



**HOWARD  
HANNA**

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# BUY YOUR SIDE, EVERY STEP OF THE JOURNEY

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Buying a home represents one of the biggest decisions you'll ever make. Having a well-trained and experienced professional by your side is the best way to ensure you're making the best decision possible. We're a family of companies—and we make it easy.

When you partner with Jennifer Pedersen Homes, you'll experience the benefits of:

- **LOCAL EXPERTISE:** I know the area, the neighborhood, school zone, and all of the other amenities that matter to you.
- **CLIENT SERVICE:** I am well-trained and equipped with better tools to give you the best possible home buying experience.
- **WORLDWIDE EXPOSURE:** Of all the houses or properties sold nationwide last year, the Leading Real Estate Companies of the World® introduced more buyers and sellers than any other real estate organization.
- **#1 IN LUXURY:** As the luxury leader in the Carolinas, my team is the best in the business when it comes to finding the perfect luxury retreat.



## We're Local

We are the Carolinas' largest real estate company with more than 150+ offices and 4,800+ REALTORS® in the Charlotte, Triad, Triangle, High Country, Highlands/Cashiers, and Asheville regions of North Carolina and the Upstate and Low Country regions of South Carolina.

- \$12.6B+ in Sales Volume
- #1 in the Carolinas
- 21,000+ Units Sold
- 115+ Offices
- 4,800+ REALTORS®

## We're Regional

As a part of Howard Hanna Real Estate Services, we're bigger together. We are the number one family-owned brokerage in the U.S. Where personal expertise and cutting-edge tools work together to deliver exceptional results for your home. We have 470+ real estate, mortgage, insurance, title, and escrow service offices and 15,000+ REALTORS® and employees across 13 states.

- \$37B Sales Volume
- Family-Owned Since 1957
- #1 Real Estate Brokerage in NY, PA, OH
- 100,000+ Annual Transactions
- 470+ Offices
- 15,000+ REALTORS®

## We're Global

As a founding member of Leading Real Estate Companies of the World®, we are part of a global network of the finest independent real estate firms in 70 countries, showcasing your home to buyers throughout the world. Our partnership with Luxury Portfolio International® ensures your luxury home is seen by affluent buyers in 800+ major cities.

- 550 Companies
- 138,000 Sales Associates
- 70 Countries
- \$312B Total Annual Home Sales
- 1.2M Annual Global Transactions

# Leading Real Estate Companies of the World®

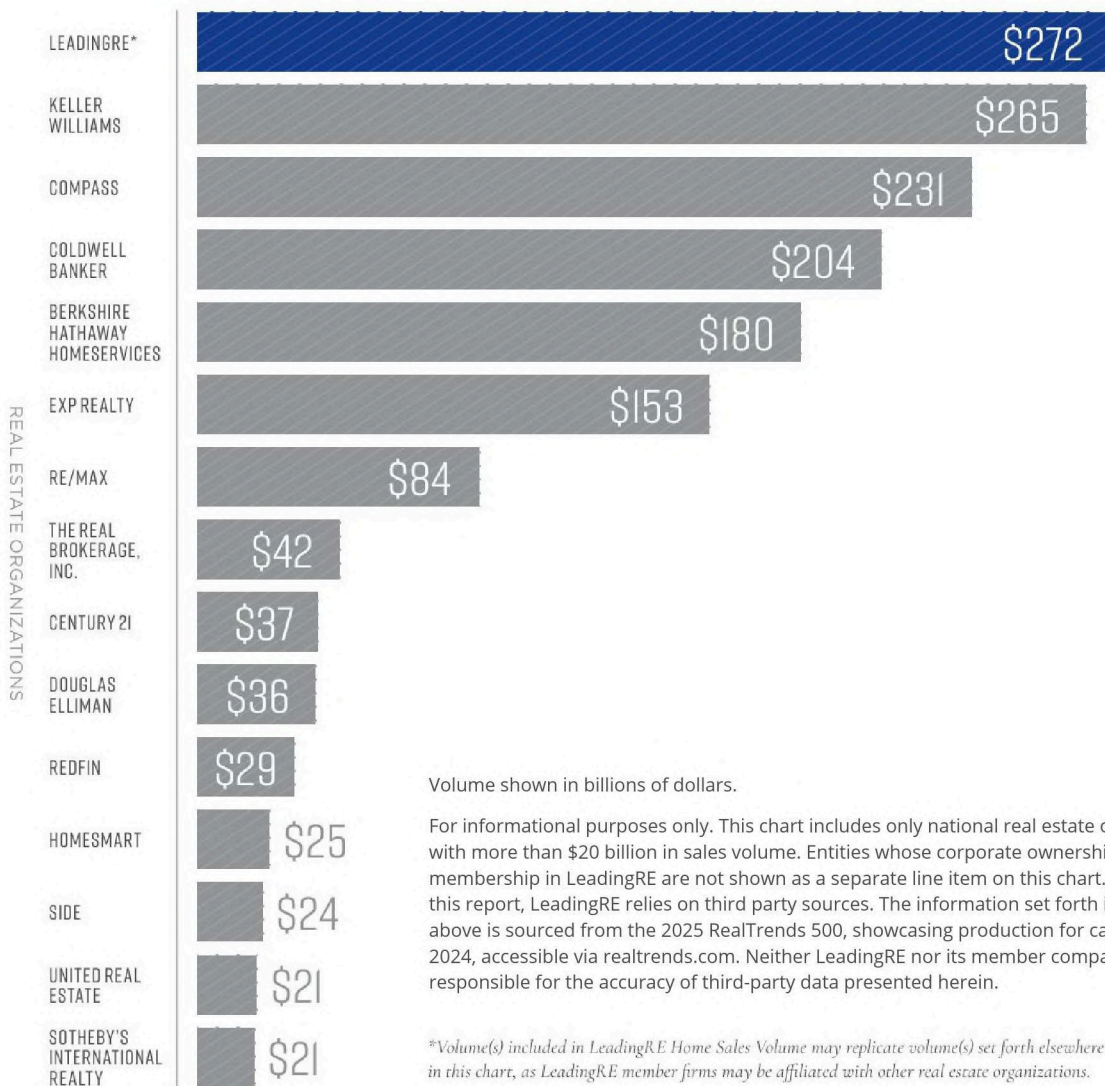
Allen Tate Companies is a founding member of Leading Real Estate Companies of the World. This by-invitation-only network connects you with independent, marketing-leading real estate companies from across the globe.

## THE POWER OF OUR NETWORK

### IN 2024, OUR ORGANIZATION PRODUCED MORE THAN HOME SALES VOLUME THAN ANY NATIONAL REAL ESTATE FRANCHISE COMPANY:

- \$272 billion in annual sales
- More than 550 member firms with 4,800 offices
- More than 134,000 affiliated agents in 70+ countries

### 2024 U.S. HOME SALES VOLUME AMONG THE TOP 500 U.S. REAL ESTATE FIRMS.



Volume shown in billions of dollars.

For informational purposes only. This chart includes only national real estate organizations with more than \$20 billion in sales volume. Entities whose corporate ownership holds membership in LeadingRE are not shown as a separate line item on this chart. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via [realtrends.com](https://www.realtrends.com). Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

\*Volume(s) included in LeadingRE Home Sales Volume may replicate volume(s) set forth elsewhere in this chart, as LeadingRE member firms may be affiliated with other real estate organizations.

# Leading Real Estate Companies of the World®

Being part of the global economy goes far beyond technology; it requires the human touch. We are proud to belong to the global network whose name says it all – leading real estate companies of the world®. Only the best of the best are part of this collection. Wherever you go, the leading real estate companies of the world logo is a symbol of the finest local real estate professionals.



## THE POWER OF OUR NETWORK

- |                        |                        |                         |                        |
|------------------------|------------------------|-------------------------|------------------------|
| ARGENTINA              | ENGLAND                | MEXICO                  | SOUTH KOREA            |
| ARUBA                  | ENGLAND, GREAT BRITAIN | MONACO                  | SPAIN                  |
| AUSTRALIA              | FRANCE                 | NETHERLANDS             | SWEDEN                 |
| AUSTRIA                | FRENCH WEST INDIES     | NEW ZEALAND             | SWITZERLAND            |
| BAHAMAS                | GERMANY                | PANAMA                  | THAILAND               |
| BARBADOS               | GREECE                 | PORTUGAL                | TRINIDAD & TOBAGO      |
| BELIZE                 | GUAM                   | PUERTO RICO             | TURKEY                 |
| BULGARIA               | ICELAND                | QATAR                   | TURKS & CAICOS ISLANDS |
| BRITISH VIRGIN ISLANDS | IRELAND                | ROMANIA                 | UNITED ARAB EMIRATES   |
| CANADA                 | ISRAEL                 | RUSSIA                  | URUGUAY                |
| CAYMAN ISLANDS         | ITALY                  | SAINT BARTHELEMY        | VIRGIN ISLANDS, U.S.   |
| CHINA                  | JAMAICA                | SAINT MARTIN            | WALES, GREAT BRITAIN   |
| COLUMBIA               | LEBANON                | SCOTLAND, GREAT BRITAIN | ZAMBIA                 |
| COSTA RICA             | LUXEMBOURG             | SINGAPORE               |                        |
| CZECH REPUBLIC         | MALAYSIA               | SINT MAARTEN            |                        |
| DENMARK                | MAURITIUS              | SOUTH AFRICA            |                        |
| DOMINICAN REPUBLIC     |                        |                         |                        |



# My Role

Guide and advise based on your goals

Coordinate the meticulous details

Advocate on your behalf

Communicate through the process

Provide Resources

# Your Role

Define your personal goals

Establish your budget

Stay involved and engaged

Make timely decisions

Ask questions



Jennifer Pedersen

Real Estate

**HOWARD  
HANNA**

ALLEN TATE REAL ESTATE

# Here's What the NAR Settlement Means for You

As a REALTOR®, I am your trusted source of advice and stand ready to help you navigate your homebuying journey and make the choices that work best for you. NAR's recent settlement has led to several changes that benefit homebuyers, and we wanted to clearly lay them out for you.

## What Changed:

- You will sign a written agreement with your agent before touring a home.
- Before signing this agreement, you should ensure it reflects the terms you have negotiated with your agent and that you understand exactly what services and value will be provided, and for how much.
- The buyer agreement must include four components concerning compensation: Disclosure, Negotiable, Objective

## What Hasn't changed:

- Agents who are REALTORS® are here to help you navigate the homebuying process and are ethically obligated to work in your best interest.
- Compensation for your agent remains fully negotiable, and if your agent is a REALTOR®, they must abide by the REALTOR® Code of Ethics and have clear and transparent discussions with you about compensation. .
- You have choices. Work with your agent to understand the full range of these choices when buying a home, which will help you make the best possible decision for your needs.



# Types of Buyers Agency

## Exclusive Representation

I represent you and only you.

- I advocate for your best interest when negotiating price, terms, and repairs.
- Your information stays confidential and I owe you full loyalty

## Dual Agency

This occurs when the same firm represents both the buyer and the seller in the same transaction.

- The firm remains neutral.
- Agents cannot advise either party on price or negotiation strategies
- Confidential information from either side cannot be shared
- Both parties must agree in writing.

## Designated Dual Agency

A form of dual agency used in North Carolina

- The firm represents both sides, but each party has their own designated agent.
- Each agent can advocate for their client while keeping information confidential
- The broker-in-charge remains neutral.

# THE *Process*

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# HOME BUYER'S *Roadmap*



# 01

## FINDING THE *Right agent*

### GETTING YOU IN THE DOOR

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Finding the right buyer real estate agent is crucial to ensuring a smooth and successful home-buying experience.

### STAYING ON TOP OF THE PAPERWORK

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As a real estate buyer agent, staying on top of the paperwork is essential to ensure a smooth and timely transaction. I am highly organized and detail-oriented, and I pride myself on my ability to manage and track all necessary documents and deadlines with precision and efficiency.

### ON YOUR SIDE

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As a real estate buyer agent, I am dedicated to representing your best interests throughout the entire buying process, from property search to negotiation and closing.

Look for an agent with experience, knowledge, strong communication skills, and a professional demeanor. They should have a deep understanding of the local market and be able to provide you with personalized guidance and support tailored to your unique needs and preferences. It's also important to find an agent you feel comfortable working with and who is committed to providing exceptional customer service. With the right agent by your side, you can find the home of your dreams with confidence and ease.



### AFFORDABILITY

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As a real estate buyer agent, I focus on finding affordable properties that meet my clients' needs and budget.

### PROBLEM SOLVER

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As a real estate buyer agent, I am a skilled problem solver, able to anticipate and address any challenges that may arise during the buying process. I work tirelessly to find creative solutions that meet my clients' needs and achieve their real estate goals.

### NEIGHBORHOOD EXPERT

As a real estate buyer agent, I am a neighborhood expert, knowledgeable about the local community, schools, amenities, and property values. I use this expertise to help my clients find the right neighborhood that meets their lifestyle and investment needs, while ensuring they get the best possible value for their money.

# PREPARE *Financing*



## 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.

## 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.
- ✓ Closing Costs for the buyer run between 2% & 5% of the loan amount
- ✓ A Home Inspection costs \$300 to \$500

## 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
- ✓ If possible, avoid job changes until you have been approved

# GET *Pre-approved*

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



# QUESTIONS TO CONSIDER WHEN CHOOSING A LENDER

Interviewing lenders is an important step in determining what types of home loans work for you. Not all lenders are the same, and the type of loans available, interest rates, and fees can vary. Here are some questions to consider when interviewing lenders.

- Which type of home loans do you offer?
- What will my interest and annual percentage rate be?
- Do I qualify for any special programs or discounts
- What estimated closing costs can I expect to pay?
- What is your average loan processing time?



# PREFERRED LENDERS

## Jennifer Glow

Howard Hanna Mortgage Services

954-465-0106



## Gus Gastineau

AgSouth Farm Credit

336-656-4740



## Ryan Heys

Cross Country Mortgage

336-416-0623



## Matt Hickling

First National Bank

336-517-6062



# GET *qualified*

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



## *Income* QUALIFICATIONS

### 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 DOCUMENTS

- ✓ 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*

TYPES OF LOANS	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA 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
FHA 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
203K 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* HOME SHOPPING

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HOME SEARCH

*Start*

## **Real Scout**

Your custom criteria (beds, sqft, location)

Listings from the multiple listing service “MLS”

Office exclusive listing

Homes sent to me so we do not miss any contenders

## **Realtor.com**

Does not hurt to keep eyes on these sites-

sometimes RealScout does not showcase for sale

by owner homes or properties in a different county

that we do not have listed on Real Scout

## **Facebook Marketplace**

Great for finding for sale by owner homes (FSBO)

## **County foreclosure sites**

I can help you navigate these sites- just ask me how!

## **Drive by homes and open houses**

Drive by homes prior to scheduling a showing with

me and attend home houses as often as you can to

ensure you are comfortable with the area and

locations. Just let them know you have an agent.

That's me!

# SHOWINGS

and

# *Open Houses*

## **Determine your top 3**

Eliminate homes that do not have your “must have” criteria. Our time is valuable and we don’t need to see homes that will not help you reach your goals!

## **Send Jennifer the properties to research**

I will reserach the property, review the disclosures, and contact the seller’s agent ot see if we are competing against other offers or if there is an offer deadline in place. I will aslo take care of scheduling our showings.

## **Touring Properties**

Some showings are “go and show” and we can enter them right away, while some are “Appointment required” meaning our showing session must be approved by the homeowner. Once our appointments have been approved showings typically last 15-45 minutes depending on the demand for showings.

## **If Jennifer is unavailable for showings**

I have a trusted team of agents that I have partnered with to service my clients any time I am not available for showings. I will connect you with one of these Llicensed Realtors for your showing appointment and they will tour the home with you.

# 04

START

# Home shopping

## 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 videos 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 on recent sales and current buyer activity in the area, as well as the value of the property in its 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



# DEFINE YOUR WANTS AND NEEDS

Finding the perfect home starts with understanding what truly matters to you.

By defining your wants and needs, you can focus on homes that match your lifestyle, budget, and long-term goals.

Here's how to break it down.

- Start with the Basics
  - Decide the number of beds, baths, and location
- Prioritize must-haves
  - Pinpoint non-negotiables like a home office or backyard size.
- List Your Nice-to-haves
  - Think about the non-essentials such as cosmetic features
- Consider your lifestyle
  - Consider whether you entertain, commute, and level of home maintenance.
- Think long-term
  - Plan for your future needs and growth



# COMMUNITY *Resources*

## **Crime and Public Safety**

CrimeMapping.com

DEA Website

Sex Offender Registry

## **School Information**

Great School.org



# *Make an* OFFER

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# 05 MAKE an offer

## 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 its 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 discover options and create your best offer. Depending on the circumstances, you may have only one chance to make a good impression.
- ✓ Shorter Inspection Periods  
Try shortening the inspection period to 10 days
- ✓ Offer to Close Quickly  
Many sellers prefer to close within 30 days.



- ✓ 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
- ✓ 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.

## 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!

Sign the purchase agreement and you are now officially under contract and in escrow! There are usually several contingency periods while in escrow. Now inspections, appraisals, or anything else built into your purchase agreement will take place.

# ESCROW PERIOD

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# Inspections

## Home Inspection

A home inspection is a thorough visual examination of a property's condition, covering major systems like the roof, foundation, plumbing, electrical, and HVAC. It's typically conducted by a licensed inspector before a real estate purchase to help buyers identify potential issues and make informed decisions.

## Radon

A radon inspection tests the air inside a home for radon, a naturally occurring radioactive gas that seeps up from the ground and can accumulate to dangerous levels indoors.

## Pest

A licensed inspector checks crawl spaces, attics, basements, and other vulnerable areas for active infestations, damage, and conditions that could attract pests in the future.

## Well

It also typically includes water quality testing to check for contaminants such as bacteria, nitrates, and other harmful substances that could pose a health risk to the home's occupants.

## Septic

A septic inspection assesses the condition and functionality of a home's private wastewater system, including the tank, distribution lines, and drain field.

## Survey

It can reveal important details such as easements, encroachments, and discrepancies between the recorded deed and the actual physical boundaries of the property.

## 06 ORDER AN *inspection*

During the inspection period, we will schedule a licensed home inspector to do a thorough inspection of the home. Once this is complete, the inspector will provide us with a detailed report. 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.



## 07 NEGOTIATE *final offer*

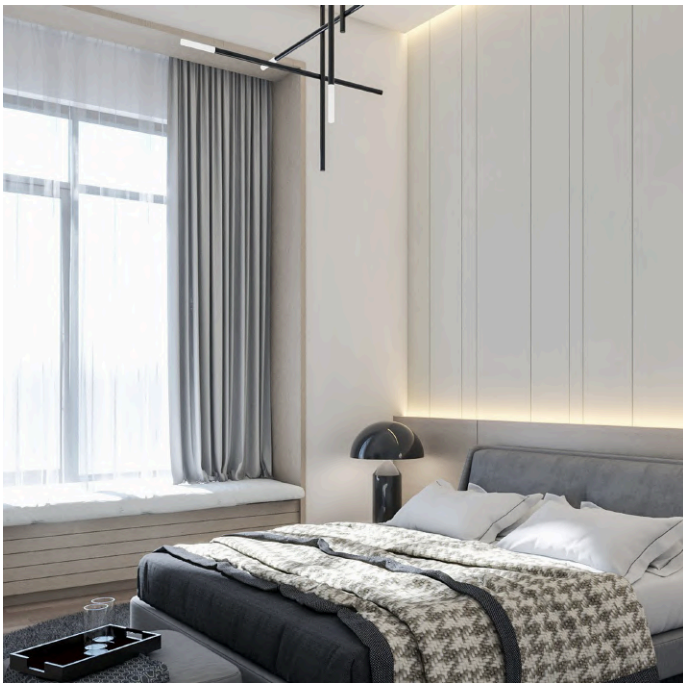
Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

- ✓ Ask for credit for the work that needs to be done.  
Likely, the last thing the seller wants to do is repair work.
- ✓ Think “big picture” and don’t sweat the small stuff.  
A 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.
- ✓ 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.

# 08 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.

## HOME OWNERS INSURANCE

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

# *Scheduling* YOUR MOVE

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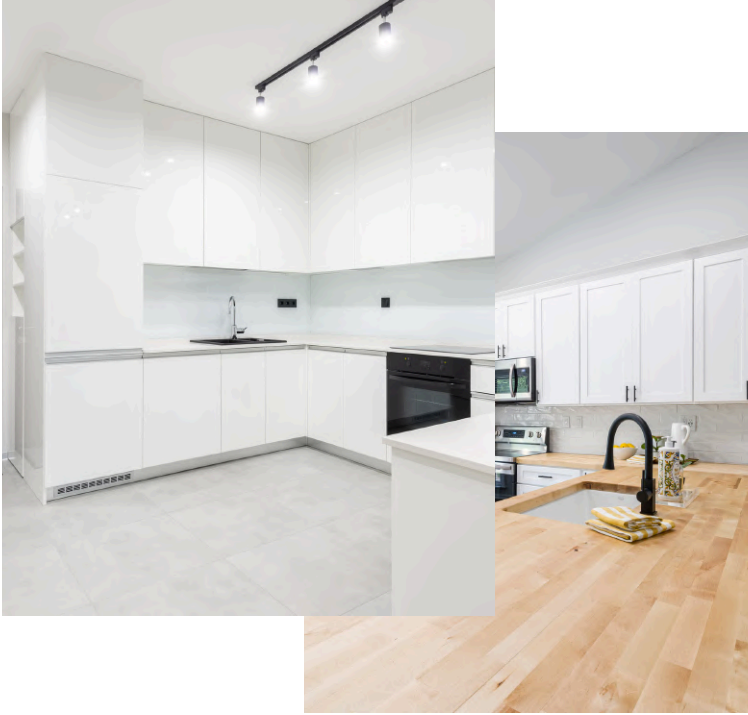


# 09 SCHEDULING *your move*

## After Under-Contract!

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- ✓ Finalize Home 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 them with your other important documents
- ✓ Create an inventory of anything valuable that you plan to take
- ✓ Get estimates from moving companies



## 4 WEEKS TO MOVE

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

## 3 WEEKS TO MOVE

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- ✓ Arrange appraisal
- ✓ Complete title search (Title company will do this)

## 2 WEEKS TO MOVE

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- ✓ 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

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- ✓ Obtain certified checks for closing
- ✓ Schedule and attend a final walkthrough
- ✓ Finish packing
- ✓ Clean
- ✓ Pack essentials for a few nights in new home
- ✓ Confirm delivery date with the moving company

# Closing DAY

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# 10 CLOSING Day

## CLOSING DAY

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Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks.

## CLOSING DISCLOSURE

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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 WALKTHROUGH

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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.

- 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

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Who will be there:

- ✓ Your agent
- ✓ Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork 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

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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 purchase price. These closing costs can sometimes be shared with the seller.

## BRING TO CLOSING

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- ✓ Government-issued photo ID
- ✓ Copy of the sales contract
- ✓ Homeowner's insurance certificate
- ✓ Proof of funds to cover the remainder of the costs

## RECEIVE YOUR KEYS

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Congratulations! It was a journey but you are now officially a homeowner!! Time to celebrate!



# *Recommended*

## RESOURCES

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# Resources



## LANDSCAPING & OUTDOOR

- Growing Green 336.854.7999
- JD Landscaping 336.582.5186
- Resurrection Lawn 336.517.7761

## ELECTRICAL & PLUMBING

- Liquid Assests 336.235.5992
- Charlie Adams 919-924-6505

## HOME INSPECTOR

- SpecPros 336.316.8727
- J and C Handyman 336.740.4042

## PROFESSIONAL MOVERS

- Clliff Harvel's Moving 336.768.1174
- American Moving 336-715-3519
- Miracle Movers 336-523-4967

*Client*

TESTIMONIALS

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# Client Testimonials

## PETER AND WANDA .

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Jennifer was extremely helpful in finding a home for us! She is very knowledgeable of the area and amenities! She is also very friendly and made it fun to spend the day searching for a new home! She was with us every step of the way! She also listened to us as to what we wanted so we did not waste time looking at houses that did not fit our criteria. Will refer her to others and would use her again if we need to.



## KELLY.

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Jennifer was amazing! She was quick to respond, knowledgeable, and ready to help in any way needed. She went above and beyond to help when we had extenuating circumstances. I highly recommend Jennifer, for her professionalism and commitment to excellent service for her clients.



## CRAIG AND ANNA

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From the start of our search to closing (and beyond!) Jennifer has been a joy to work with. Her knowledge and professionalism gave us great confidence throughout the process and I would highly recommend her to anyone searching for a home in Greensboro, NC. She is amazing!



JENNIFER PEDERSEN  
TRIAD, NC REALTOR

205-394-8821



# SERVICES OFFERED

Our dedicated real estate services for homebuyers encompass personalized property searches, expert market analysis, and seamless transaction support. We guide you through the entire home-buying process, offering in-depth property evaluations, negotiation assistance, and diligent paperwork management.

From identifying your dream home to closing the deal, our Realtor services ensure a smooth and successful home-buying experience tailored to your unique needs.

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## **Personalized Property Search**

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We conduct a tailored search based on your preferences, ensuring you view homes that match your criteria. From location and size to amenities, we prioritize your needs to find the perfect property.

## **Expert Market Analysis**

02

Receive comprehensive market insights to make informed decisions. We provide data on property values, trends, and negotiation strategies, empowering you to secure the best deal.

## **Seamless Transaction Support**

03

Our support extends beyond finding the right home. We guide you through negotiations, inspections, and paperwork, ensuring a smooth transaction from offer to closing. Trust us to navigate the complexities and make your home-buying journey hassle-free.



# WHY YOU NEED A BUYERS AGENT

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- **Needs Exploration:** We will discuss *your preferences and lifestyle needs* to find the perfect home.
  - **Market Knowledge:** With detailed knowledge of the local real estate market, including pricing trends, neighborhood amenities, school districts, and future development plans, you can make informed decisions when *choosing a home and making an offer*.
  - **Negotiation Skills:** Whether it's negotiating a lower price, getting the seller to cover closing costs, or resolving issues that arise during inspections, I will *always protect your financial interests*.
  - **Help with Legal and Financial Complexities:** Real estate transactions come with a variety of legal documents and financial considerations. I'll ensure that you understand your obligations and that the paperwork is completed accurately to *minimize the risk of legal or financial mistakes*.
  - **Cost Transparency:** Recent NAR changes require buyers to be more aware of agent compensation. I will provide *clear guidance on how commissions work* and help ensure that you understand all the costs associated with your purchase.
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# BUYER COMPENSATION

## Ways realtors get buyer compensation

With the recent NAR changes, buyers now have several options for compensating their agent if the seller does not cover the buyer's agent commission. Here are the main options:

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- **Cash Payment at Closing:** The buyer can pay their agent's commission directly as part of their closing costs. This would be a separate payment from the down payment and other fees.
  - **Reducing the Down Payment:** Buyers can adjust their down payment amount to allocate funds for the buyer's agent commission. For example, if they planned a 10% down payment but need to pay a 3% commission, they could opt for a 7% down payment and use the remaining funds for the commission.
  - **Negotiating with the Seller:** Buyers may negotiate with the seller to cover all or part of their agent's commission, particularly in a competitive market. This can be structured as part of the purchase offer, where the seller pays a portion of the buyer's agent fees.
  - **Rolling into the Loan:** Depending on the lenders' policies and the loan structure, buyers may be able to finance the commission by rolling it into their mortgage. This option depends on the buyer's financial situation and the loan terms.
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# NEXT STEPS



After your buyer consultation, we'll sign a Buyer Representation Agreement and initiate a personalized property search based on your preferences. We'll choose which homes to see, schedule viewings, and begin the exciting journey of finding your dream home!

*Thank you!*

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# What to EXPECT

GREAT COMMUNICATION

HONESTY & TRANSPARENCY

INTEGRITY & RESPECT

LOCAL MARKET KNOWLEDGE

REACH YOUR REAL ESTATE GOALS



WWW.JENNIFERPEDERSEN.ALLENTATE.COM



*Jennifer Pedersen*

TRIAD. NC REALTOR WITH GLOBAL PARTNERSHIPS

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