

A BUYER'S GUIDE

THINGS TO CONSIDER WHEN BUYING THIS SUMMER



Spring/Summer
Edition 2020



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Three Reasons to Buy This Spring

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1. It is a Great Investment

According to several reports from the *Federal Reserve Bank*, *Gallup*, and *Porch.com*, Americans believe real estate is a good investment, topping other options such as gold, stocks, bonds, and savings. Real estate helps you build equity, which is a form of investing for you and your family. The *Equity Report* from *ATTOM Data Solutions* says:

“14.5 million residential properties in the United States were considered equity-rich, meaning that the combined estimated amount of loans secured by those properties was 50 percent or less of their estimated market value. The count of equity-rich properties in the fourth quarter of 2019 represented 26.7 percent, or about one in four, of the 54.5 million mortgaged homes in the U.S.”

If you want to build your equity, this spring is a great time to start putting your housing costs to work with homeownership.

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2. Interest Rates Are Low

The *Primary Mortgage Market Survey* from *Freddie Mac* indicates interest rates for a 30-year mortgage have fallen since November 2018 (4.94%). In February of 2020, they hit the lowest level in three years (3.45%). The latest *Freddie Mac* forecast notes how mortgage rates are expected to remain at low rates, leveling out to an average of 3.8% this year.

When you purchase a home at a low mortgage rate, it impacts your mortgage payments, giving you the opportunity to buy more house for your money.

3. Investing in Your Family is a Win

Some renters haven't purchased a home yet because they're uncomfortable taking on a mortgage. Not everyone realizes that unless you're living rent-free, you're paying a mortgage – **either your mortgage or your landlord's.**

According to the *March 2020 Rent Report* o *apartmentlist.com*, average rental prices are continuing to rise. This means your landlord is benefiting each time you pay more on your lease. When you pay your landlord's mortgage instead of your own, you are not the one who is earning the equity.

As a homeowner, your mortgage payment is a form of 'forced savings' which you can use later in life to reinvest into your family. You can put it toward a variety of investments, such as your children's education, moving into a bigger home, or starting your own business. As a renter, it can be more challenging to achieve those types of goals because you don't have home equity working for you.



Know Your Market

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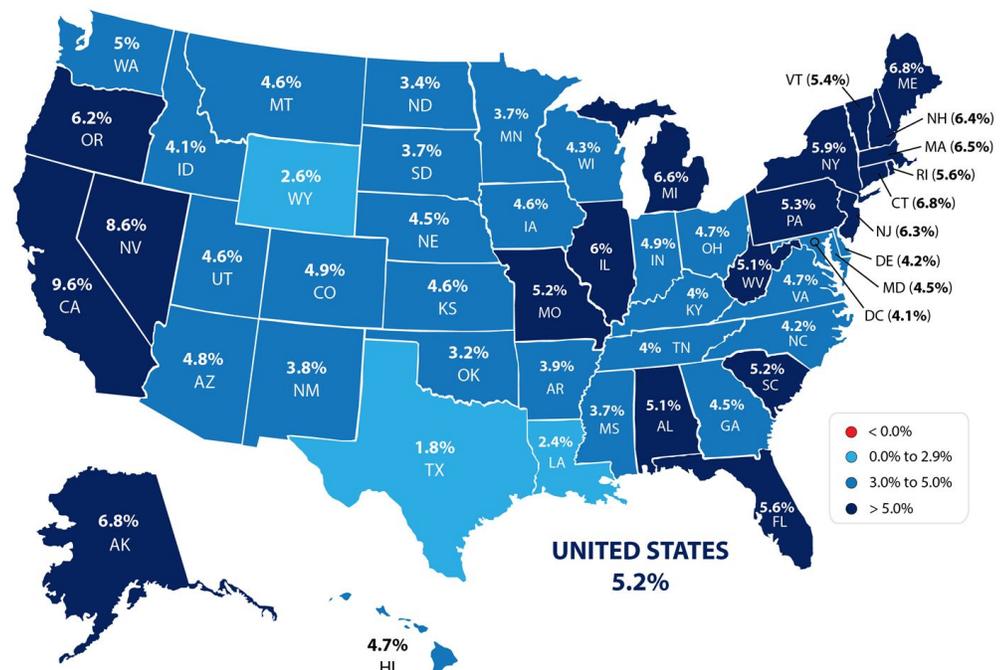
In real estate today, there are three different price points in the market: the starter-home market, the middle-home market, and the premium, or luxury-home, market.

Starter-Home Market: This market varies in price, but these homes are typically purchased by first-time homebuyers or investors wanting to flip them for a profit. Across the country, there is currently less than a 6-month supply of inventory for sale in this category. In fact, according to the *National Association of Realtors* (NAR), in January, inventory reached the lowest recorded supply level since 1999. This means there aren't enough homes in the starter-home market for the number of people who want to buy from that market. A low supply like this generally increases the competition, drives bidding wars, and creates an environment where homes sell above the listing price. It creates a seller's market.

Middle-Home Market: This category is often thought of as the move-up market. Typically, the buyers in this market are moving into a larger, more custom home with more features, which all come at a higher price. Across the country, this market looks more balanced than the starter home end and is leaning toward being a seller's market.

Premium or Luxury-Home Market: This is the higher-end of the market with larger homes that include even more custom features and upgrades. Nationwide, there is a larger inventory available in the premium and luxury category, creating more of a buyer's market in this specific segment.

Nationwide, prices are forecasted to increase in 2020 across all of these price points. The map below shows the latest projections from *CoreLogic*.



Low Mortgage Rates Increase Your Purchasing Power

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Since *Freddie Mac's Primary Mortgage Market Survey* forecasts interest rates for a 30-year fixed rate mortgage to remain low throughout the rest of 2020, this could create a great opportunity for you to buy a home this year. That's because the mortgage interest rate you secure when you buy a home not only decreases your monthly housing costs, but it also increases your purchasing power.

Purchasing power is the amount of home you can afford to buy for the amount you have available to spend. As rates **increase**, the price of the home you can afford will **decrease** if you plan to stay within a monthly housing budget.

For example, this chart shows the impact of rising interest rates if you purchase a home at about the median existing home price (\$274,500 at the close of 2019), assuming you want to keep your principal and interest payments around \$1,200 a month. The lower your rate, the higher your purchasing power, meaning you can buy more for your money when rates are lower.

Buyer's Purchasing Power

4.25	\$ 1,478	\$ 1,438	\$ 1,402	\$ 1,365	\$ 1,328
4.00	\$ 1,432	\$ 1,396	\$ 1,361	\$ 1,325	\$ 1,289
3.75	\$ 1,389	\$ 1,355	\$ 1,320	\$ 1,285	\$ 1,250
3.50	\$ 1,347	\$ 1,313	\$ 1,280	\$ 1,246	\$ 1,212
3.25	\$ 1,306	\$ 1,273	\$ 1,240	\$ 1,208	\$ 1,175
3.00	\$ 1,265	\$ 1,233	\$ 1,202	\$ 1,170	\$ 1,138
2.75	\$ 1,225	\$ 1,194	\$ 1,163	\$ 1,133	\$ 1,102
	\$ 300,000	\$ 292,500	\$ 285,000	\$ 277,500	\$ 270,000
		-2.5%	-5%	-7.5%	-10%

Rising Rental Prices Add Up Fast

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Working with a real estate professional who listens to what experts are saying about the housing market is key to staying informed and making the best decisions possible for your family. If you are renting, this is more important now than ever.

As noted in the *National Rent Report*, “National average Y/Y rent growth is a modest 1.7%.” This year-over-year increase may not sound like very much, but it adds up – **fast**. The math on how much this increase will cost you over time doesn’t lie.

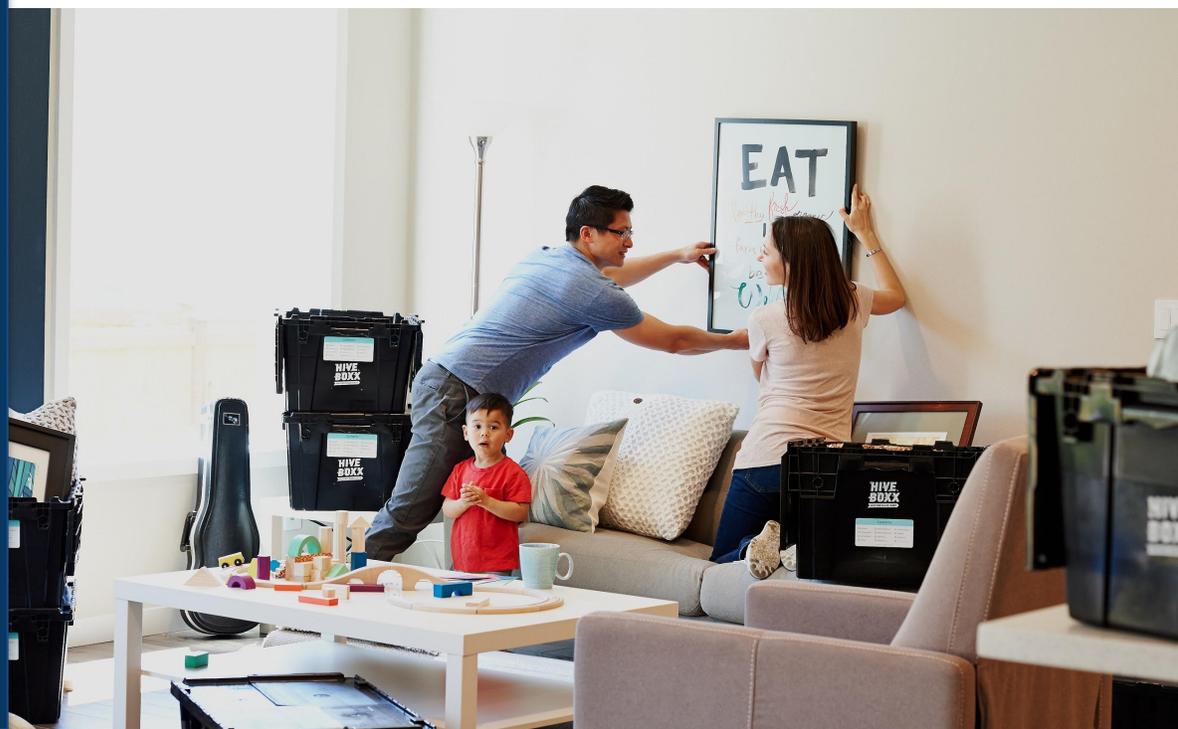
Here’s an example:

On a \$1,500 rental payment, an increase of 1.7% adds a cost of approximately \$25 per month. When multiplied by the 12 months in a year, you see a \$300 overall annual increase. The price continues to multiply when you rent year after year, as rental prices rise.

While \$25 per month may not sound substantial to you, for many households this is the equivalent to being able to afford a gym membership, streaming subscriptions, or food for the family pet.

History shows that average rental prices have increased each year, and even when they have leveled off for a month or two, the increase over time has proven to be significant.

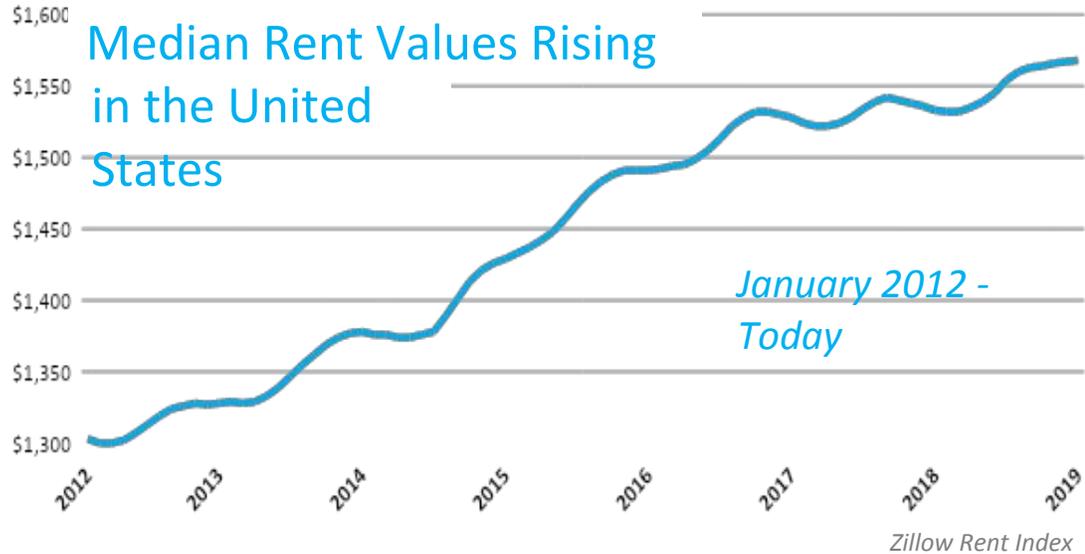
The graph on the following page shows how rent value has grown since 2012 alone:



How Much You Spend By Not Owning

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Renting isn't the only answer to meeting your housing needs. According to the *Freddie Mac Forecast*, "We expect mortgage rates to remain low, averaging 3.8% in 2020."

That's great news if you want to make the jump and buy a home. You can put the money you're spending on your rent toward your own equity, investing in your financial future while it's less expensive for you to borrow money for your mortgage.

Why not lock in your monthly housing expense and build additional net worth for you and your family at the same time? If you're thinking about buying a home, consider all of the financial benefits that homeownership can do for you, especially while market conditions are in your favor.



Buying A Home: What To Know

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Here's a list of some of the most common terms used in the homebuying process that you'll want to know.

Appraisal – A professional analysis used to estimate the value of a home. *A necessary step in validating a home's worth to you and your lender as you secure financing.*

Closing Costs – The fees required to complete the real estate transaction. Paid at closing, they include points, taxes, title insurance, financing costs, and items that must be prepaid or escrowed. *Ask your lender for a complete list of closing cost items.*

Credit Score – A number ranging from 300-850 that's based on an analysis of your credit history. *Helps lenders determine the likelihood you'll repay future debts.*

Down Payment – Down payments are typically 3-20% of the purchase price of the home. Some 0% down programs are also available. *Ask your lender for more information.*

Mortgage Rate – The interest rate you pay to borrow money to buy a home. *The lower the rate, the better.*

Pre-Approval Letter – A letter from a lender indicating you qualify for a mortgage of a specific amount.

Real Estate Professional – An individual who provides services in buying and selling homes. *Real estate professionals are there to help you through the confusing paperwork, find your dream home, negotiate any of the details that come up, and so you know exactly what's going on in the housing market.*

To ensure your home buying process is sufficient, be sure to find a real estate professional to guide you through all steps of the transaction with by putting **YOUR** needs first.

The Power of Real Estate Professionals

If you're looking for a home online, you're not alone; there are a lot of people are doing it. The question is, are you using all your available resources, and are you using them wisely? The Internet is a great place to start the homebuying process, but here is the truth on why it should not be your only go-to resource for information and support when it comes to making this important decision.

According to the *National Association of Realtors* (NAR), the top three information sources homebuyers use in their home search are:

- Online Website (93%)
- Real Estate Agent (86%)
- Mobile/Tablet Website or App (73%)

Clearly, you're not alone if you start your home search online; 93% of homebuyers are doing the same thing. The better news: **86% of buyers are also getting information from a real estate agent.**



Here are three reasons why working with a real estate expert in addition to your digital search is key:

1. The Full Transaction Is Complex. There's more to real estate than finding a home online, and it's a complicated trek around the web if you don't have a real estate professional to help guide you through all of the steps you'll face as you navigate a real estate transaction. Determining your price, submitting an offer, and negotiating are just a few of the key parts of a transaction. You'll want someone who is an expert to help you.

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2. You Need a Skilled Negotiator. In today's market, hiring an expert negotiator can end up saving you thousand or tens of thousands of dollars on your home. From the original offer to the appraisal and the inspection, the many intricate steps you will take can get confusing. You need someone who is willing to advocate for you and can keep the deal together until closing.

3. You Need an Educator. There's so much easily accessible information out there in various places about home sales, prices, mortgage rates, and so much more. How do you know what's what to believe? How do you know what's going on in your specific area? How do you know what you should offer on your dream home without overpaying or offending the seller with an offer that's too low?

Dave Ramsey, known as the financial guru, advises:

“When getting help with money, whether it's insurance, real estate or investments, you should always look for someone with the heart of a teacher, not the heart of a salesman.”

Hiring a real estate professional who has intimate knowledge of the market and is eager to help you learn about the process along the way will make your buying experience an informed one. You need someone who will tell you the truth, not just what you want to hear.

Making Home Ownership a Reality

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Once you have a real estate professional by your side, you'll want to better understand the homebuying process. Here's are three important questions you should think through.

1. How Can I Understand the Process, and How Much Can I Afford?

The process of buying a home is not one you should enter into lightly. You need to decide on a few key things like how long you plan on living there, school districts you prefer, what commute works for you, and how much you can afford to spend.

According to *ConsumerReports.org*:

“Financial planners recommend limiting the amount you spend on housing to 25 percent of your monthly budget.”

Keep in mind, before you start the process of buying a home, you will need to apply for a mortgage. Lenders will evaluate several factors connected to your financial track record, including your credit history. They'll want to see how well you've been able to minimize past debts, so make sure you've been paying your student loans, credit cards, and car loans on time.



2. How Much Do I Need for a Down Payment?

After you know how much you can afford on your monthly mortgage payment, you'll need to understand what you'll need for a down payment. Thankfully, there are a number of different options and resources available to potentially help reduce the amount you may think you need to put down on a home.

If saving for a down payment sounds daunting, just start small and be consistent. A little bit each month can go a long way. You can even give your savings a headstart by automatically adding a portion of your paycheck to a separate savings account or house fund.

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AmericaSaves.org says:

“Over time, these automatic deposits add up. For example, \$50 a month accumulates to \$600 a year and \$3,000 after five years, plus interest that has compounded.”

If you are disciplined about your saving, you’ll have enough for a down payment sooner than you may think. The *2019 Home Buyer Report* conducted by *NerdWallet* says:

“The truth: 32% of current U.S. homeowners put 5% or less down on their home, according to census data.”

3. Am I Practicing Living on a Reasonable Budget?

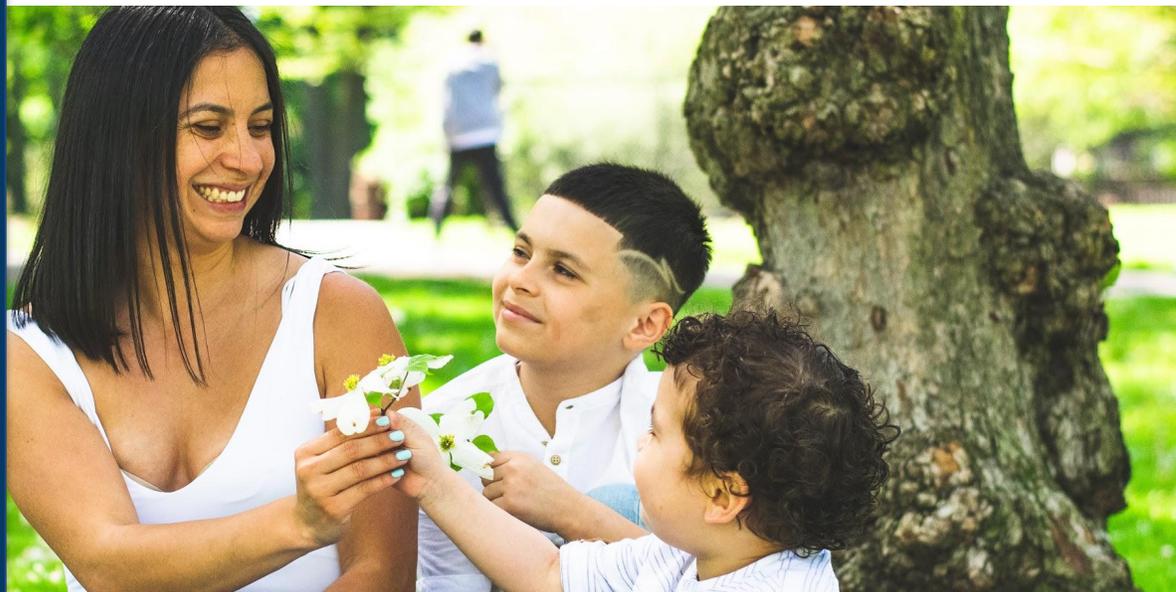
That daily fancy coffee from your favorite local coffee shop may be tempting, but putting that money toward your down payment will help accelerate your path to homeownership.

Every little bit counts, so start trying to live on a slightly tighter budget if you aren’t already. A tight budget will allow you to save more for your down payment and help you in paying down other debts to help improve your credit score.

A recent survey shared on *Bankrate.com* says:

“70 percent of would-be first-time homebuyers will cut spending on spa days, shopping and going to the movies in exchange for purchasing a home within the next year.”

While you don’t need to take all the fun out of your lifestyle, making smarter choices and limiting your spending in a few areas will make a big difference.



The Importance of Pre-Approval

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In markets all across the country, the number of buyers searching for their dream home significantly exceeds the number of homes for sale, which drives a competitive marketplace and can make it tough to stand out. Since you know you'll need to apply for a mortgage before you make your purchase, one way to show you're serious about buying is to get pre-qualified or pre-approved **before you start your search**. Even if you're in a market that's not as limited on inventory, understanding your budget will help you see if your dream home is within your reach.

Freddie Mac lays out the advantages of pre-approval in the *My Home* section of their website:

"It's highly recommended that you work with your lender to get pre-approved before you begin house hunting. Pre-approval will tell you how much home you can afford and can help you move faster, and with greater confidence, in competitive markets."

One advantage of working with a local real estate expert is that many of them have relationships with lenders who will be able to help you through this part of the process. Once you've selected your lender, you'll need to fill out their loan application and provide them with important personal information regarding *"your credit, debt, work history, down payment and residential history."*

Freddie Mac describes the "4 Cs" that help determine the amount you'll be qualified to borrow:

- 1. Capacity:** Your current and future ability to make your payments
- 2. Capital or Cash Reserves:** The money, savings, and investments you have that can be sold quickly for cash
- 3. Collateral:** The value of the assets you're pledging as security against the loan
- 4. Credit:** Your history of paying bills and other debts on time

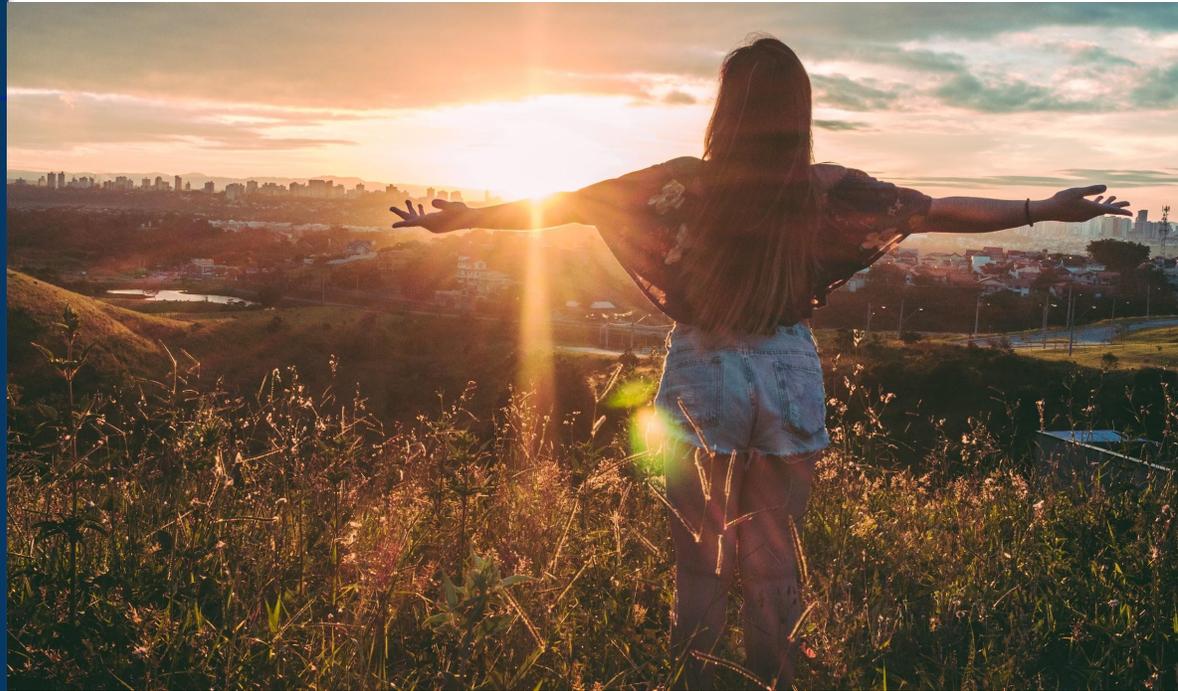
Getting pre-approved is one of the multitude of steps that will show home sellers you're serious about buying. Completing this step in advance often helps your stand out and accelerates the process if your offer is been accepted.



Two Myths About Home Buying

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The *2020 Millennial Home Buyer Report* shows how the millennial generation is not really any different from any previous ones when it comes to their homeownership goals:

“The majority of millennials not only want to own a home, but 84% of millennials in 2019 considered it a major part of the American Dream.”

Unfortunately, the myths that surround the barriers to homeownership – especially those related to down payments and FICO® scores – might be keeping many buyers out of the homebuying arena. The report also reveals:

“Millennials have to navigate a lot of obstacles to be able to own a home. According to our 2020 survey, saving for a down payment is the biggest barrier for 50% of millennials.”

Millennial or not, understanding two of the biggest myths that might stand in the way of homeownership among all generations is a great place to start the debunking process.

Myth #1: “I Need a 20% Down Payment”

Many buyers often overestimate what they need to qualify for a home loan. According to the same article:

“A down payment of 20% for a home of that price [\$210,000] would be about \$42,000; only about 30% of the millennials in our survey have enough in savings to cover that, not to mention the additional closing costs.”

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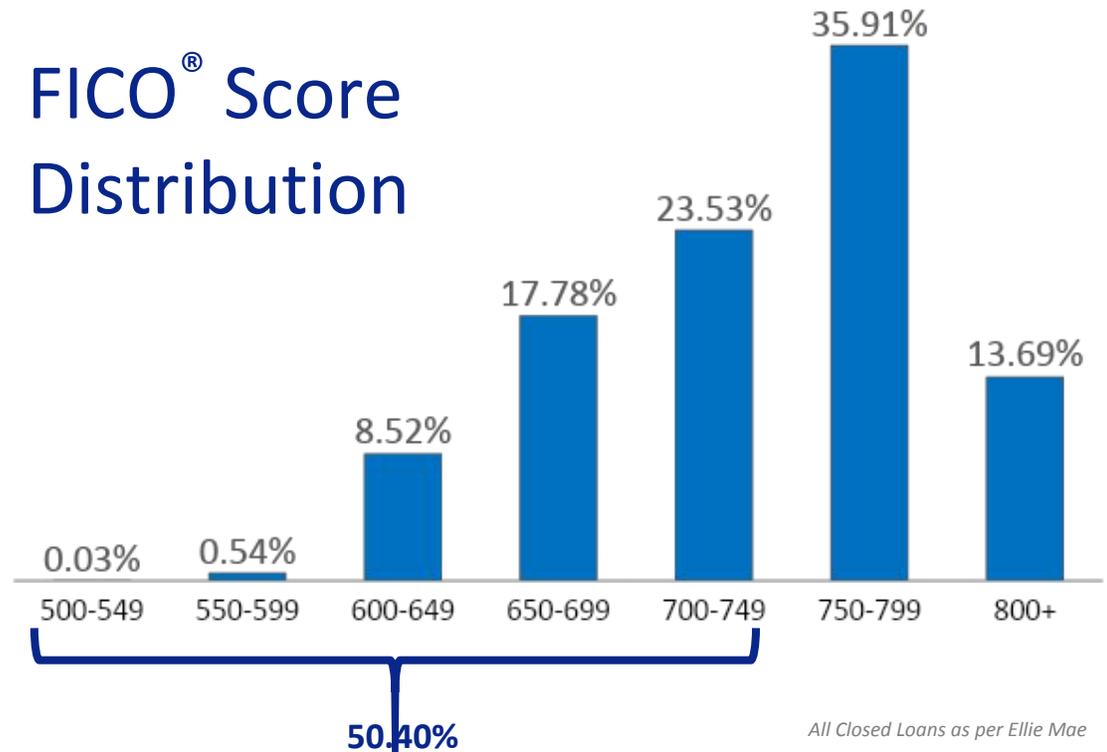
While many potential buyers still think they need to put at least 20% down for the home of their dreams, they often don't realize how many assistance programs are available with as little as 3% down. With a little research, many renters may be able to enter the housing market sooner than they ever imagined.

Myth #2: "I Need a 780 FICO® Score or Higher"

In addition to down payments, buyers often confused about what their FICO® score should be in order to qualify for a mortgage, and believe they need a credit score of at least 780.

Ellie Mae's latest Origination Insight Report, focusing on recently approved loans, shows that in reality, over 50% of approved loans were approved with a FICO® score below 750.

FICO® Score Distribution



Even today, many of the myths surrounding the homebuying process are unfortunately keeping many motivated buyers away. In reality, there are more people out there who can participate in the process.

Tips for Success When Making an Offer

After you find the perfect house, making an offer is the next part of the process. In competitive markets, you want to ensure you make the right moves so you can purchase your dream home.

Here are four useful tips provided by *Freddie Mac* so you can become more confident when making an offer on your next home:

1. Determine Your Price

Based on experience and important considerations (similar homes recently sold in the same neighborhood, condition of the property, and what you can afford), your agent will help you develop on an offer to present.

If you've been pre-approved advance, you'll be even more prepared for this step. Pre-approval shows home sellers you're serious about buying and allows you to make the offer with confidence concerning your budget, savings, expenses, and more.



2. Submit an Offer

“Once you’ve determined your price, your agent will draw up an offer, or purchase agreement, to submit to the seller’s real estate agent. This offer will include the purchase price and terms and conditions of the purchase.”

Talk with your agent to find out ways to make your offer stand out in this competitive market.

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3. Negotiate the Offer

“Oftentimes, the seller will counter the offer, typically asking for a higher purchase price or to adjust the closing date. In these cases, the seller’s agent will submit a counteroffer to your agent, detailing their desired changes, at this time, you can either accept the offer or decide if you want to counter.

Each time changes are made through a counteroffer, you or the seller have the option to accept, reject or counter it again. The contract is considered final when both parties sign the written offer.”

If your offer is accepted, *Freddie Mac* urges you to “*always get an independent home inspection, so you know the true condition of the home.*” If the inspector find undisclosed problems with the home, you can discuss any repairs that may need to be made with the seller.



4. Act Fast

The inventory of homes for sale today remains below the 6-month supply for a ‘normal’ market, especially first time buyers. Buyer demand continues to outpace the supply of homes for sale, causing buyers to compete. Make sure as soon as you decide you want to make an offer that you work with your agent to present it as quickly as possible.

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What to Avoid: Mortgage Application

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Once you have found your home and applied for your mortgage, there are some important things to keep in mind before you close. You're definitely excited about getting to decorate your new place, but before making any large purchases, moving your money around, or making major life changes, talk to your lender – someone who can fill you in on how various financial decisions will impact your loan.

Here is a list of things you shouldn't do after applying for your mortgage that are important for you to know.



1. Don't Change Jobs or the Way You're Paid at Your Job.

Your loan officer must be able to track the source and amount of your annual income. If possible, you'll also want to avoid changing from salary to commission or becoming self-employed during this time.

2. Don't Deposit Cash into Your Bank Accounts. Lenders need to know the source your money, and cash is not easy to trace. Before you deposit any cash into your accounts, discuss how to document your transactions with your loan officer.

3. Don't Make Any Large Purchases Like a New Car or Furniture.

New debt comes with new monthly obligations. New obligations create new qualifications. People with new debt have higher debt to income ratios. Higher ratios make for riskier loans, which can sometimes cause qualified borrowers no longer qualify.

4. Don't Co-Sign Other Loans for Anyone. When you co-sign, you're obligated. With that obligation comes higher ratios as well. Even if you won't be the one making the payments, your lender will have to count the payments against you.

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5. Don't Change Bank Accounts. Remember, lenders need to source and track your assets. That task is much easier when there's consistency across your accounts. Before you transfer any money, speak with your loan officer.

6. Don't Apply for New Credit. It doesn't matter whether it's a new credit card or a new car. When you have your credit report run by organizations in multiple channels (mortgage, credit card, auto, etc.), your FICO® score will be impacted. Lower credit scores can determine your interest rate and even your eligibility for approval.

7. Don't Close Any Credit Accounts. Many clients believe that having less available credit makes them less risky and therefore more likely to be approved. This is not true. A major factor of your score is your length and depth of credit history and your total usage of credit as a percentage of available credit. Closing accounts has a negative impact on both of those factors of your score.



Inspections: What to Expect

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After you make an offer and it's accepted, your next step is to have a home inspection before closing. Agents usually recommend you make your offer contingent upon a clean home inspection. This contingency allows you to renegotiate your offer or ask the seller to take care of necessary repairs.

How to Choose an Inspector

Your agent will likely have a list of inspectors to recommend to you. *HGTV* suggests you consider the following areas when you choose your preferred inspector:

- 1. Qualifications** – Find out what's included in your home inspection and if the age or location of your home may warrant any specific certifications or specialties.
- 2. Sample Reports** – Ask for a sample inspection report so you can see how thoroughly they'll be inspecting your home. In most cases, the more detailed the report is, the better.
- 3. References** – Do your homework. Ask inspectors for phone numbers and names of past clients who you can contact for references.
- 4. Memberships** – Not all inspectors belong to a national or state association of home inspectors, and membership is not the only way to evaluate your choice. Membership does, however, often mean continued education and training are required of the inspector.
- 5. Errors and Omission Insurance** – Find out about the liability of the inspector or inspection company once the inspection is complete. The inspector is only human and it is possible they might miss something during the inspection.

Ask your inspector if it's okay for you to be present during the inspection, so they can show you anything that should be addressed or fixed.

Don't be surprised to see your inspector looking very carefully at all parts of the home. The job of the inspector is to protect your investment and uncover any issues that may be present, including but not limited to the roof, plumbing, electrical components, appliances, heating and air conditioning systems, ventilation, windows, fireplace, chimney, foundation, and more.

**Home inspection regulations, requirements, and processes may vary by state and locality. Work with a trusted advisor to ensure your process runs smoothly based on your specific area.*





Saving For Closing Costs

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Once you're ready to finalize your purchase, it's important to ensure you have enough saved for your closing costs.

Freddie Mac defines closing costs as follows:

“Closing costs, also called settlement fees, will need to be paid when you obtain a mortgage. These are fees charged by people representing your purchase, including your lender, real estate agent, and other third parties involved in the transaction.”

Closing costs are typically between 2 & 5% of your purchase price.”

Many first-time homebuyers often express that they wish someone told them closing costs could be so high. With a low down payment program, your closing costs could equal the amount you saved for your entire down payment.

Here's a list of just a few of the fees that might be included in your closing costs, which are dependent on where the home you wish to purchase is located:

- Government Recording costs
- Appraisal fees
- Credit Report fees
- Lender Origination fees
- Title Services (insurance, search) fees
- Tax service fees
- Survey fees
- Attorney fees
- Underwriting fees

Is There Any Way to Avoid Paying Closing Costs?

Talk with your lender and real estate agent about ways to decrease or defer your closing costs. There may be no-closing cost mortgages available that feature a higher interest rate or include closing costs into the total cost of the mortgage. Your lender can help you find an option that best fits your needs.

Homebuyers can also negotiate with the seller about who pays these fees. Sometimes, the seller will agree to take on the buyer's closing costs in order to finalize the deal.

Why Hire A Real Estate Professional

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Contracts

Help disclosures and contracts necessary in today's heavily regulated environment.

Experience

Well-educated and have been practicing the transaction process for a long time, to a point of perfection.

Negotiations

Buffer in negotiations for both parties throughout the transactions entity.

Pricing

Help you understand today's real estate values when making an offer to purchase or setting the price of a listing.

Current Market Conditions

Explain the real estate headlines and decipher what they mean.



Contact me to Talk More

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I'd would love to answer your questions and talk more about what you read in this guide. I can lead you on the right path to selling your current home or buying the home of your dreams! Look forward to hearing from you :)



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