



BUYERS GUIDE

YOUR COMPLETE GUIDE TO BUYING A HOME

PARKS | 

W O

Danielle has made multiple transactions very easy for us. She works hard to get the deal closed and is the definition of professionalism. I don't think we would ever consider another real estate transaction without her.

We highly recommend her!

-RUSS & KAREN L.

R D

A B O U T M E

Hi, I'm Danielle, a Canadian-born, Murfreesboro-raised, marketing expert turned real estate professional. I've lived in Murfreesboro for almost 30 years and watched this city grow from a tiny college town into a sprawling suburb. My husband, Andy, is a licensed contractor who specializes in custom, high-end new construction. Together, we've bought, sold, renovated, and built several custom homes. Whether you are buying or selling, the experience can be exciting but tedious. I understand because I've lived it! Whether you are a first-time homebuyer or a seasoned investor, I'll be with you every step of the way to ensure your transaction is seamless and smooth.



Danielle Holmes | License #346346

- **Top Producer.** In my 3 years in the industry, I've sold more than \$24M in real estate (\$11M in 2021 alone.) and earned recognition as a top producer in Middle TN. I won Rookie of the Year in 2020.
- **PARKS.** I work for the #1 office in the Parks organization, which is also the #1 real estate company in TN. Our tools and connections are unparalleled, especially in this competitive market.
- **Communication and documentation** are my strongest assets. Years of working for corporations have trained me well. :-) And... it doesn't hurt to have a marketing professional ensuring your home puts its best foot forward.
- **New Construction Connections.** My husband has been a builder for 15+ years. I'm no stranger to a job site or new construction and can help you navigate this process.
- **My Network.** Living and working in Rutherford County, I've developed many relationships (lenders, title companies, inspectors, trade vendors, other agents, etc.) and can connect you so you can make informed decisions about your transaction.
- **Home Staging.** I am a decorator by hobby and can help stage your home for potential buyers. I opened Velvet + Oak, an interior decor and design service, in 2018.
- **Luxury Market.** I've assisted with many luxury home transactions and can help you navigate this as well.

Whether you're looking for the perfect house or the perfect blueprint, I love making a good match! I can't wait to be a part of this journey with you.

THE STEPS

So, you want that dream home? I know exactly how to get you there. Here are the typical steps involved in buying a home.



GET PRE-APPROVED

You'll want to get this process started asap, as getting pre-approved for financing is essential.

CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favour!



HUNT FOR HOMES

I'll take note of your requirements and start searching for properties that fit the bill!

RESEARCH NEIGHBOURHOODS

Your new neighbourhood is just as important as your home. Look at schools, recreation and shopping.



MAKE AN OFFER

I'll draw up an offer and negotiate on your behalf.

5



6

INSPECTION

This will address any hidden issues in the house.



CLOSE THE SALE

Arrange a closing date and sign the paperwork!

7



8

MOVE IN!

You did it! Welcome to your new home!



LENDERS

Matt Miffleton
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Amy Rickman
Movement Mortgage
amy.rockett@movement.com
(615) 586-2696

Brandon Burks
First Bank
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Eric Parks
Steadfast Mortgage
eric@steadfastmortgage.com
(615) 585-4232

PRE-APPROVAL

Getting a pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process.

ONE



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

YOUR EMPLOYMENT HISTORY

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.



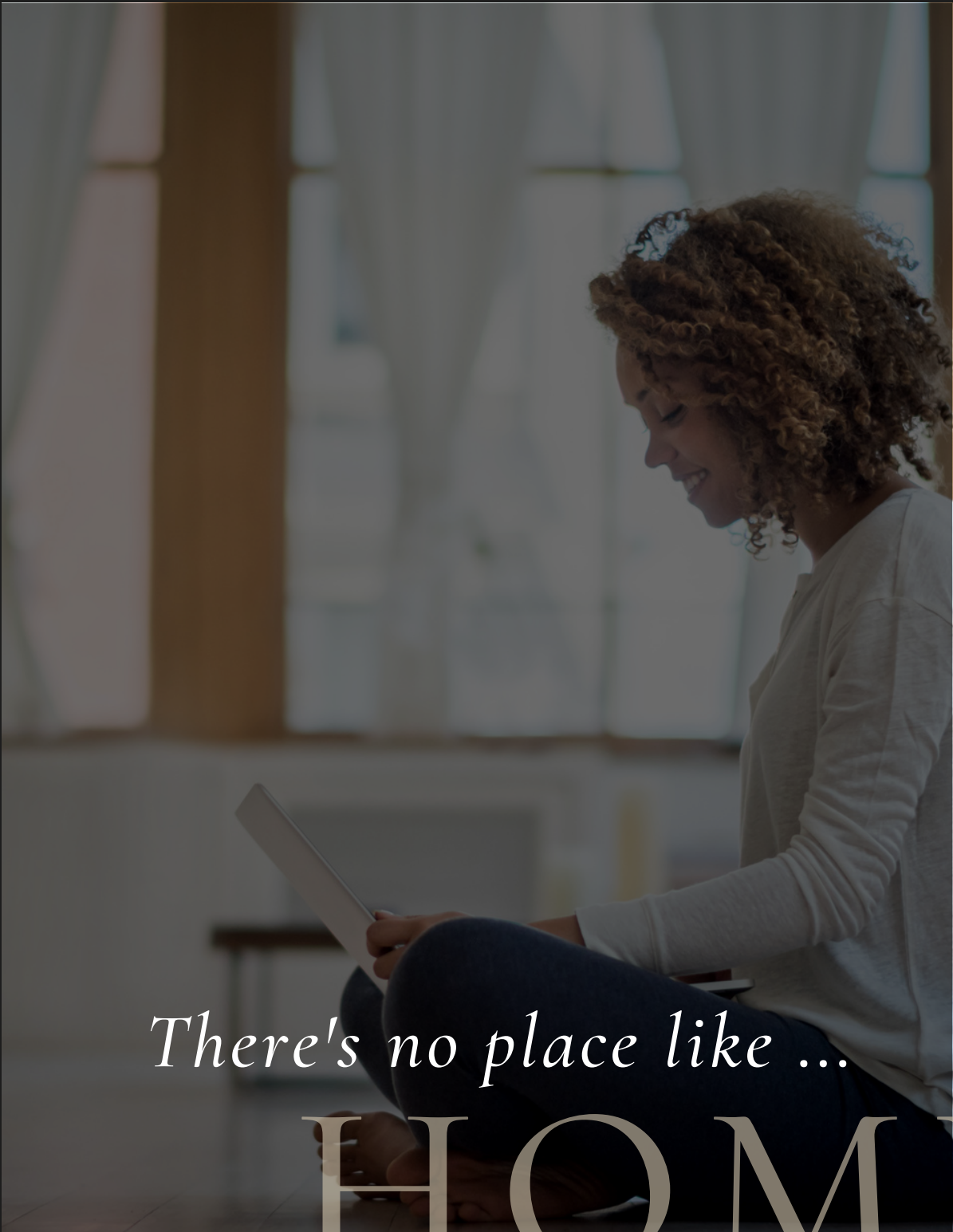
TWO

THREE



YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.



There's no place like ...

HOME

UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen, here's a breakdown of the offer process and what you can expect.

OFFER PRESENTED



ACCEPT

Your offer is accepted!
Time to celebrate, now we will move ahead with any conditions laid out in the offer like home inspection.

REJECT

The Seller may reject your offer.
We will ask questions to discover why and if there is anything we can do to make the offer more appealing.

COUNTER

The Seller may come back with their own offer. In this case, I will review the terms with you and continue to negotiate until we reach an agreement.



Price

The price of the home

Deposit or Earnest Money

Will be applied against the purchase of the house when the sale closes. Lets the seller know you have some "skin in the game."

Terms

Terms include the total price offered and the financing details.

Conditions

Conditions are items (or contingencies) that must be completed prior to the closing (such as a home inspection, obtaining financing, or selling an existing house).

Inclusions and exclusions

Items included or excluded in the sale such as appliances or decorative items, such as window coverings or mirrors.

Closing day

The closing day is generally the day the title of the property is legally transferred and the transaction of funds finalized.

CLOSING COSTS

I'll work with you and your title company to help you understand potential closing costs, especially those that could be out-of-pocket expenses.

BEFORE CLOSING

- DEPOSIT
- PROPERTY APPRAISAL
- HOME INSPECTION

AT CLOSING

- LAND TRANSFER TAX
- PROPERTY TAX
- MORTGAGE INSURANCE

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- REPAIRS + MAINTENANCE

FAQ'S

HOW MUCH DO I NEED TO PAY YOU?

There are some rare exceptions but generally, buyer's agents do charge a fee, and the fee is paid by the seller. So as a buyer, you will almost never pay any commission fees.

WHY DO I NEED A BUYER AGENT?

Listing agents are hired by sellers to represent their best interests in the sale of their property. Buyer's agents are paid to represent the best interests of the buyer.

When I represent you as a buyer, I will provide you with info about the home from it's past sales price, to it's Multiple Listing Service history, days on market, comparative property sales, and, when possible, the motivation of the seller to ensure that you are getting the best deal possible, and are aware of all conditions present in your purchase.

HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks to months depending on your timeline and needs. Once we find a home you like, the offer can be accepted within days and the closing typically follows approximately 4-5 weeks later, which means you could be moved into your new home in just a few short weeks.

CLOSING CHECKLIST

1-2 MONTHS BEFORE

- Schedule a home inspection with licensed contractor
- Request/negotiate repairs based on inspection findings
- Ensure lender (if applicable) has all applicable documents

2-3 DAYS BEFORE

- Review the Settlement Statement (typically the day before closing)
- Set up wire transfer (if applicable for closing). Note: Always call the title company to confirm wiring instructions to protect yourself against wire fraud.

ONE MONTH BEFORE

- Start researching moving costs and companies
- Check with lender on the status of the appraisal or other loan conditions

TWO WEEKS BEFORE

- Arrange for utility connections
- Finalize moving arrangements

MOVING DAY

- Complete the final walkthrough
- Closing: Bring your ID and ensure your wire is set up or your cashier check is in hand (when applicable)
- If purchasing new construction, document timelines such as home warranty expiration.
- Celebrate!!!

TESTIMONIALS



My wife and i used Danielle on two separate occasions, she was a professional from the start of the process all the way through the closing of both homes. She helped educate us on all the ins and outs of buying and selling. She made both of us feel very comfortable, no pressure, and she answered all of our questions.

-Mel S.



Danielle did an amazing job helping us sell our home. She started by establishing the right price and coaching us through staging. She did an excellent job marketing our home and on our first day listing our home we had two offers above our asking price. You can't do any better!

-Doug C.



Danielle's real estate expertise was invaluable to us novices. She explained market conditions and walked us through the whole selling process.

-Amanda G.



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