



KASI HENSLEY HOMES

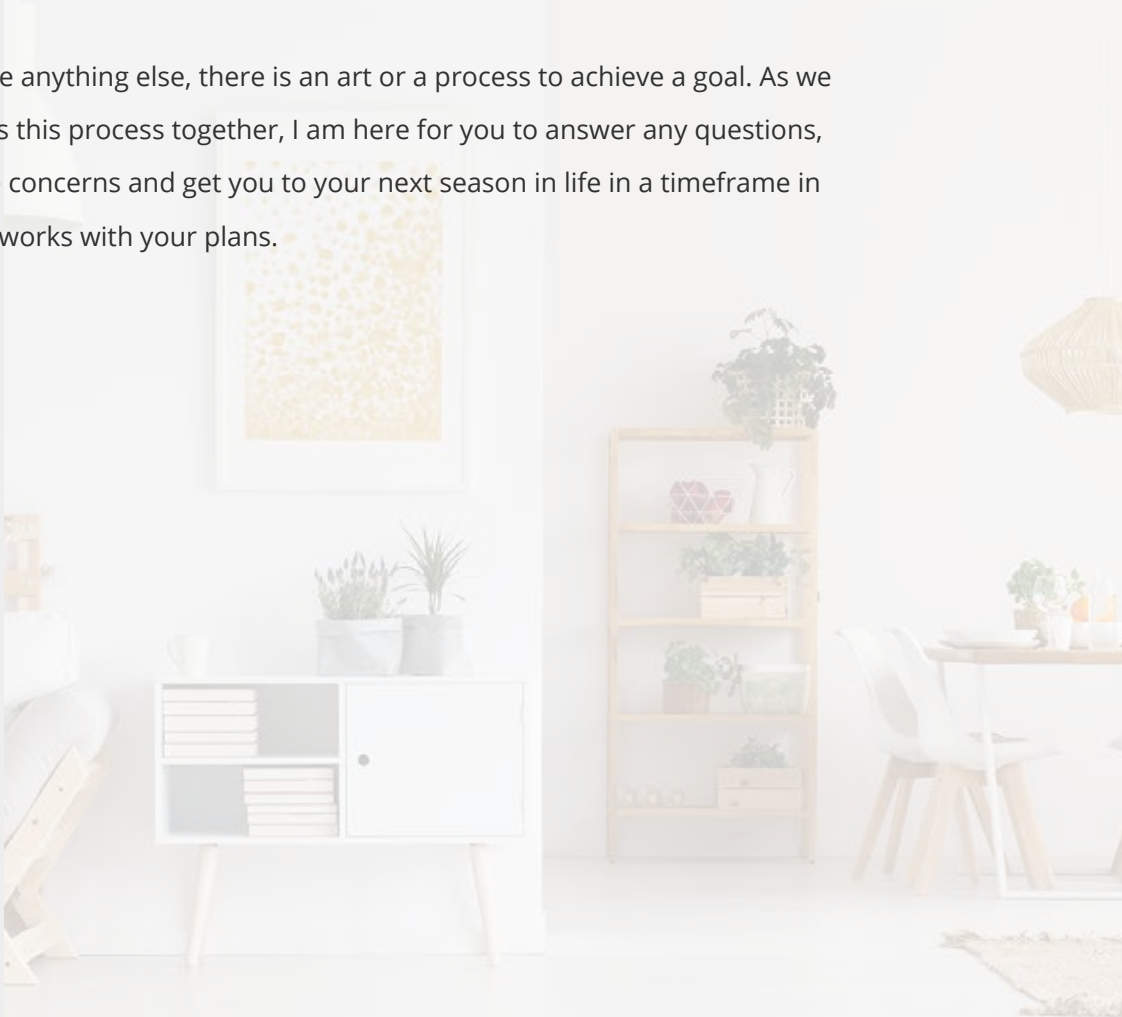
Your Trusted Tennessee REALTOR®!

BUYERS GUIDE

THE COMPLETE GUIDE TO BUYING A HOME

Thank you for allowing me this time to spend with you and discuss your needs for finding your new home. Time is the one thing that we can't get more of and I am grateful that you are sharing some of yours with me! There are many seasons of life and typically more than once will we be in the season of moving to one place or another.

Just like anything else, there is an art or a process to achieve a goal. As we discuss this process together, I am here for you to answer any questions, relieve concerns and get you to your next season in life in a timeframe in which works with your plans.



Welcome...

HOME

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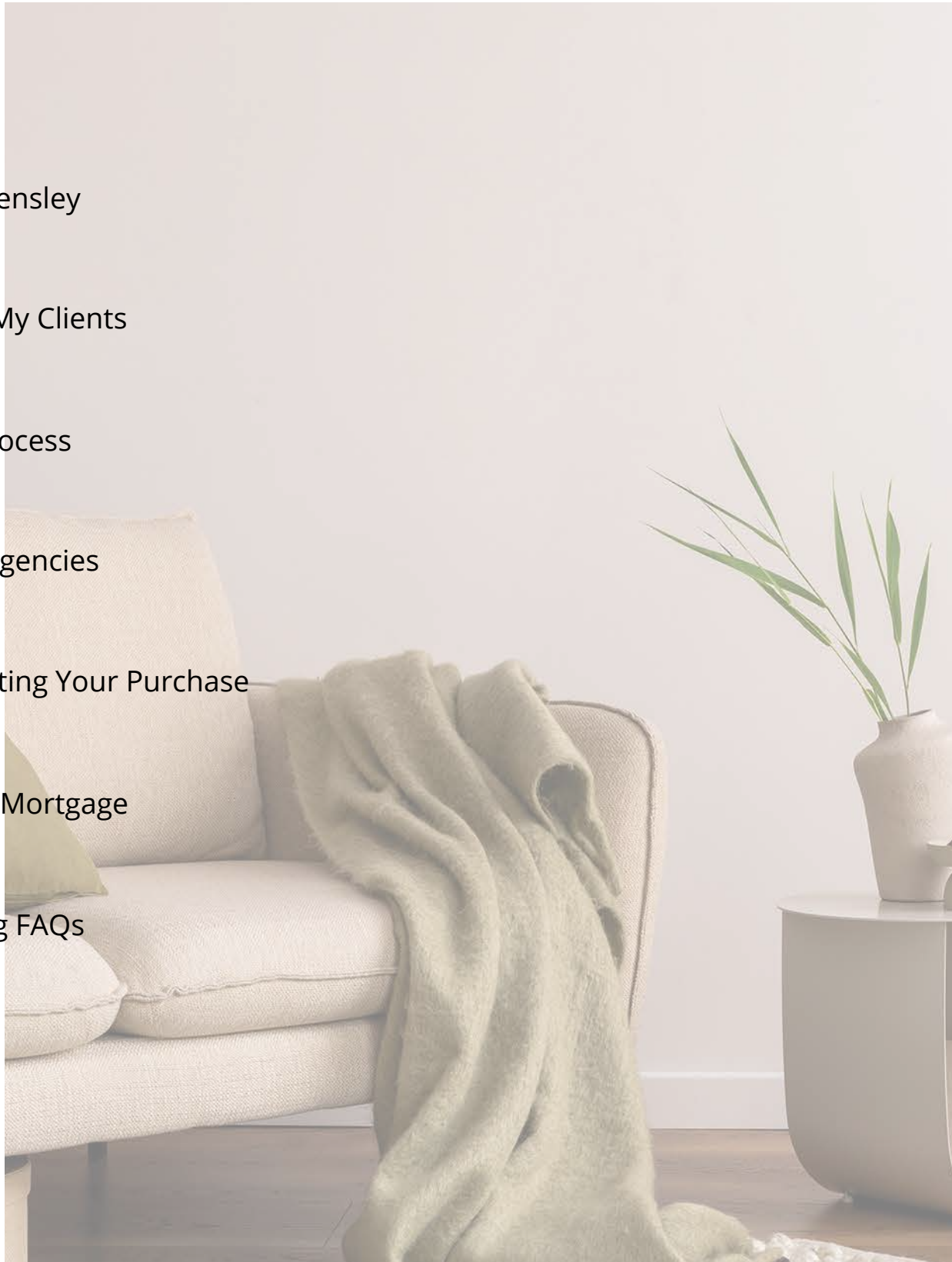
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KASI HENSLEY

From the early days of my career, I have placed a significant amount of importance on treating each of my clients with the same level of care and consideration I would want for myself or my family members. Furthermore, as a proud member of Benchmark Realty, the National Association of REALTORS® (NAR), and the Williamson County Association of Realtors® (WCAR), I bring a valuable approach to the real estate industry, distinguishing myself through a commitment to responsiveness, proactivity, and unwavering dedication to my clients. I've carried these values throughout my career, and I am now the trusted Realtor® for numerous satisfied homeowners and investors.

Specializing in residential and luxury real estate, I primarily and proudly serve the vibrant communities of Williamson and Rutherford counties in Tennessee. In my years as a real estate professional in this area, I've cultivated a deep understanding of the local market, leveraging my expertise to guide clients through the intricacies of buying and selling homes. The heart of my real estate business lies in the joy of helping families fulfill their dreams and achieve their goals.

I take pride in fostering professional and respectful relationships with clients, fellow Realtors®, and vendors, making the entire process not only seamless but also rewarding for all involved. This commitment to building lasting connections is the cornerstone of my business, ensuring that my clients become lifelong partners in their real estate journeys.



We hired Kasi when we moved from Florida to Tennessee and she made the experience easy and stress-free. Kasi made herself available anytime we called or texted, she worked very quickly to put together our open house, and was excellent at our contract negotiations. She made the process go very smoothly.

K.Hoover



My family is so grateful that we found Kasi. She helped us get a contract on our dream home before ours was even on the market. With Kasi's guidance we were able to quickly get our home ready to sell. Our experience with Kasi was amazing and stress-free.

M. Walters

Kasi helped me find my new home, I was living in California at the time, she worked with my builder and made sure that everything I wanted done was done to perfection, she handled everything all the way through and including the closing process.

A. Gordon

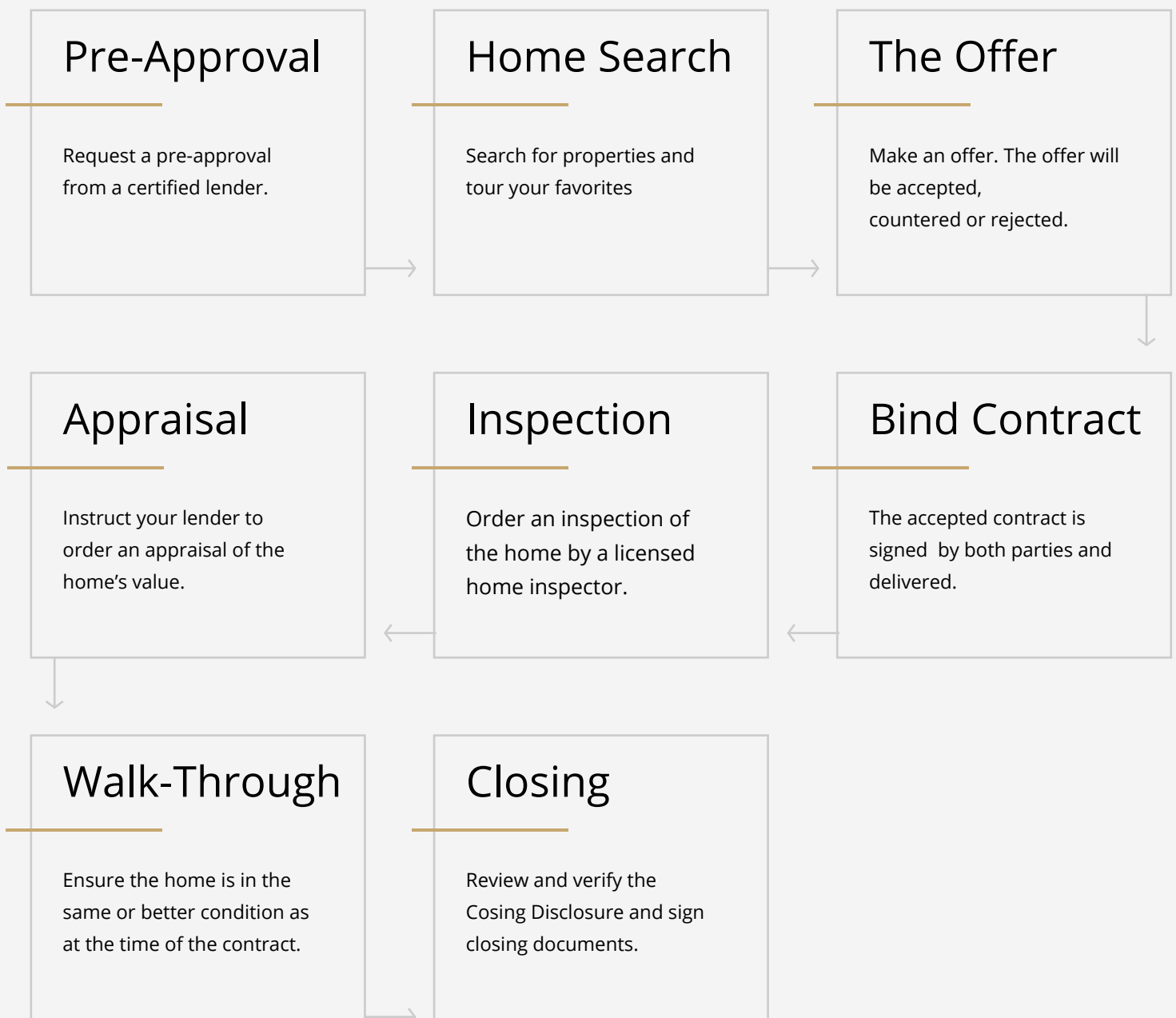


Your Trusted Tennessee REALTOR®

A History Of Real Estate Success Throughout Middle Tennessee

THE PROCESS

Buying a home can be an exciting and emotional experience. As a local expert, you can rely on me to guide you through the process so you can feel comfortable and confident each step of the way.





01-

Get Pre-Approved

The first step to buying a home is to understand your buying power and establish a price range. A licensed local lender can help evaluate your financial standing and provide a pre-approval. Getting pre-approved doesn't obligate you to a lender, but it will help guide your decisions during the home shopping process. Having a pre-approval letter in-hand can also increase the attractiveness of your offer, particularly when a seller has multiple offers to choose from.



02-

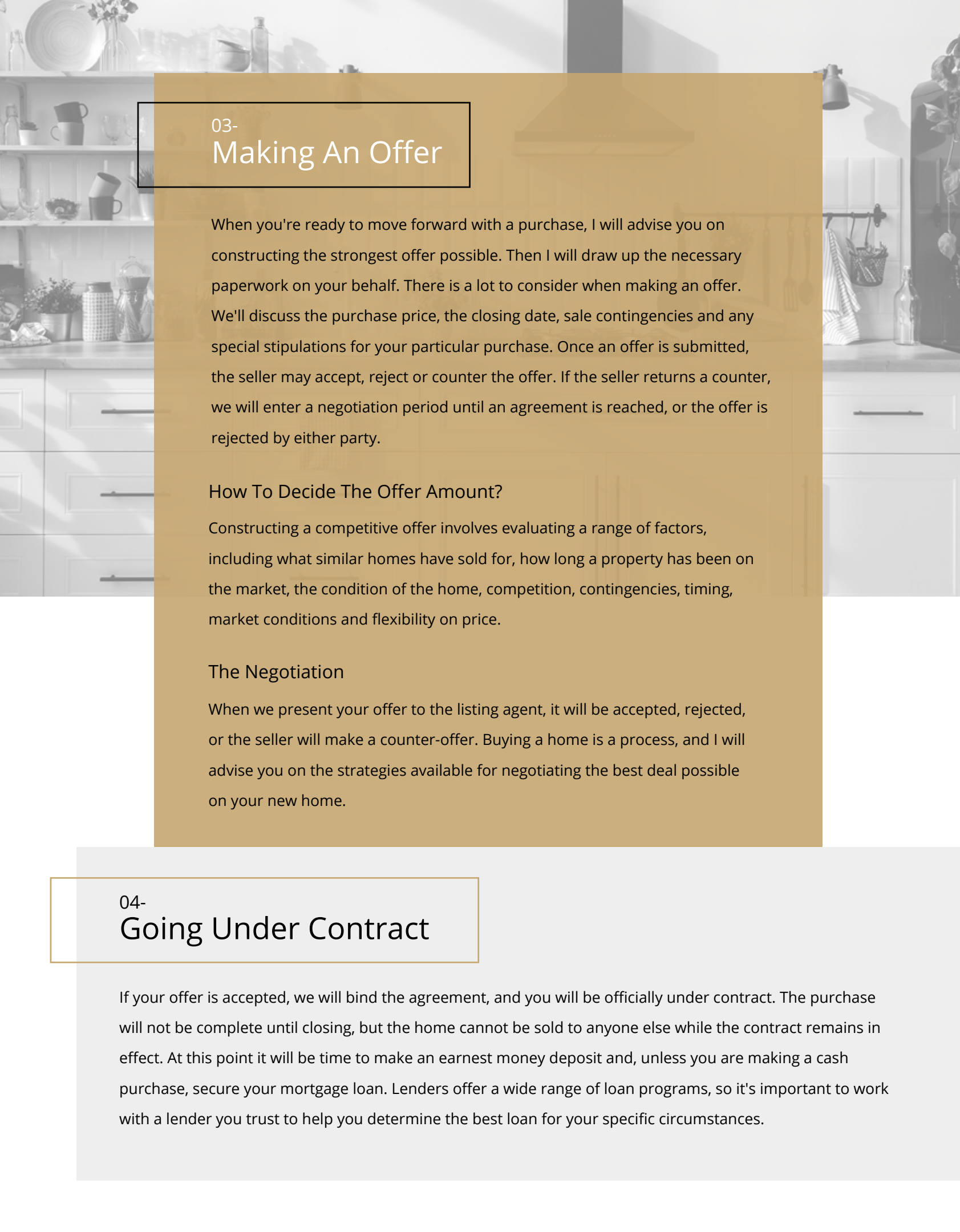
The Home Search

You can start your search for the perfect home on my website, www.homesofmiddletn.com, with up-to-date MLS listings in your favorite neighborhoods. Create your free account to save your favorite properties, request showings and more! As your REALTOR®, I will also search for homes on your behalf. When you find a home that you like, we'll schedule a showing tour for you to preview the property in person.

Disclosure

Sellers have to submit a property disclosure statement that identifies any known information that would affect the buyer's decision to purchase the home. This can include adverse facts, such as water damage, structural problems, hazards and repairs or other nuisances.





03- Making An Offer

When you're ready to move forward with a purchase, I will advise you on constructing the strongest offer possible. Then I will draw up the necessary paperwork on your behalf. There is a lot to consider when making an offer. We'll discuss the purchase price, the closing date, sale contingencies and any special stipulations for your particular purchase. Once an offer is submitted, the seller may accept, reject or counter the offer. If the seller returns a counter, we will enter a negotiation period until an agreement is reached, or the offer is rejected by either party.

How To Decide The Offer Amount?

Constructing a competitive offer involves evaluating a range of factors, including what similar homes have sold for, how long a property has been on the market, the condition of the home, competition, contingencies, timing, market conditions and flexibility on price.

The Negotiation

When we present your offer to the listing agent, it will be accepted, rejected, or the seller will make a counter-offer. Buying a home is a process, and I will advise you on the strategies available for negotiating the best deal possible on your new home.

04- Going Under Contract

If your offer is accepted, we will bind the agreement, and you will be officially under contract. The purchase will not be complete until closing, but the home cannot be sold to anyone else while the contract remains in effect. At this point it will be time to make an earnest money deposit and, unless you are making a cash purchase, secure your mortgage loan. Lenders offer a wide range of loan programs, so it's important to work with a lender you trust to help you determine the best loan for your specific circumstances.

05-

Home Inspection

Inspecting the physical condition of your next home is a vital part of the home-buying process. A licensed home inspector will conduct a comprehensive evaluation of the entire property and report any problems with the condition of the home's structure or systems. In some cases, we may also engage a specialist to inspect specific issues or concerns, such as radon. The inspector will also investigate potential issues such as pest infestations or mold. Depending on the purchase agreement, we may enter additional rounds of negotiation to resolve any problems discovered during the inspection.

General Inspection

- General Condition
- Foundation
- Termite
- Mold/Moisture
- Fireplace
- Sewer Line
- Roof
- HVAC

Specialized Inspections

- HVAC
- Roof
- Plumbing
- Radon
- Structural
- Pool
- Roof

06-

Home Appraisal

Your lender will arrange a professional appraisal of the home. An appraisal is an unbiased estimate of the true (or fair market) value of a home and is conducted by an independent third party. The appraiser will confirm the appraisal value of the property for all parties involved. If the home appraises at less than the expected value, you may have the option to renegotiate the purchase agreement or terminate the contract.





07- Final Walk-Through

Prior to closing, we will conduct a final walk-through of the home to ensure that all negotiated repairs have been completed, and that the home is in the same (or better) condition as when the original offer was made. This is the final opportunity to call out any problems identified with the home before closing. Depending on the purchase agreement, you may sign a formal contract addendum confirming that the walk-through is complete, and the condition of the home is acceptable.

08- Closing!

Time to celebrate! Your lender will provide a final closing disclosure that summarizes the loan terms, monthly payments, taxes, and other costs associated with the closing. They will also confirm that you are clear to close, and you will sign all of the paperwork required to complete your purchase and loan agreement. Once the paperwork is signed by all parties and your loan is funded, you will receive keys, and you'll be ready to move into your new home!

CONTINGENCIES

In real estate, a contingency simply defines a condition or action that must be met in order for the contract to remain binding. Contingencies are a natural part of the transaction process and are used to provide the homebuyer protection in the event certain expected conditions are not met. You can think of contingencies as potential “walk-away” clauses that may allow you to exit the contractual agreement if certain things don't happen. In some cases, your lender may even require that certain contingencies be met.

Below are several contingencies that are commonly included for most purchase agreements:

 Inspection	 Appraisal	 Financing
Ordering a home inspection is to your benefit as a homebuyer. A home inspection allows you to fully understand the condition of the home that you intend to purchase. An inspection contingency protects you from unseen issues with the condition of the home.	An appraisal determines the fair market value of the home. In turn, an appraisal contingency ensures that you are protected if the sale price is found to be greater than the home's market value. If you are financing your home, your lender will require that the sale be contingent on the home appraising at or above the sale price.	A financing contingency protects you from having to move forward with a purchase if your mortgage loan is not approved. This contingency allows for other aspects of the home purchase to move forward while your financing moves through the underwriting process.

Once your loan is approved, you are satisfied with all inspections and the home appraises at value, the contract is now pending, and you can no longer get out of the contract without losing your earnest money.

PROTECTING YOUR PURCHASE

It's important to make sure that the investment you make in your home is protected against the unexpected. There are several ways that you can protect the home itself and also the personal belongings within.



Home Warranty

A home warranty is an annual service that covers the repair or replacement of important systems that break down over time. A home warranty may cover plumbing, electrical, HVAC systems, and even appliances. In some cases, the seller may provide a home warranty as part of the sale.



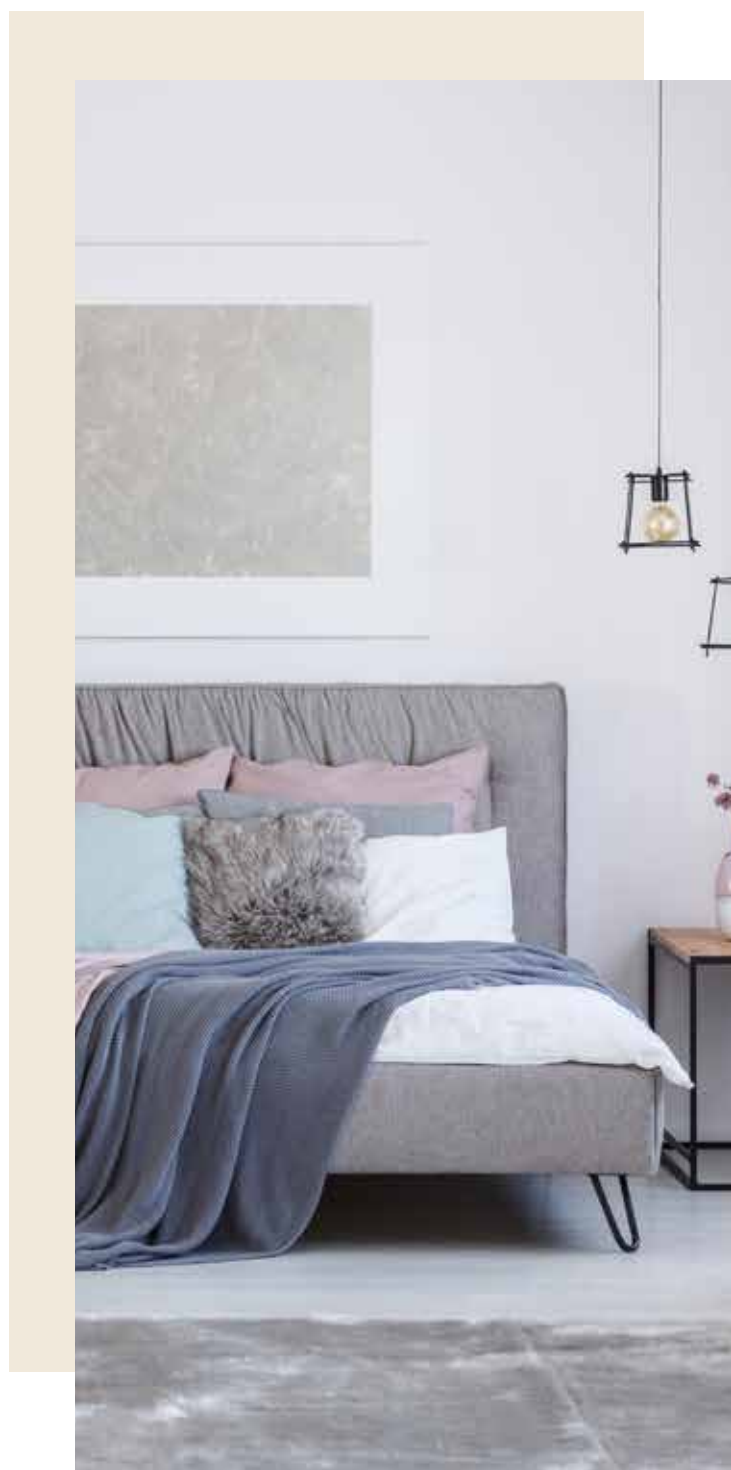
Home Insurance

A home insurance policy covers losses and damages to your home, including some or all of your personal belongings. Insuring your home against unexpected catastrophe is a critical part of home ownership. If your home is financed, your lender will require that you have insurance coverage for the value of the home.



Flood Insurance

Many homebuyers don't realize that a typical home insurance policy does not include protection from flood damage. Instead, the Federal Emergency Management Agency (FEMA) administers flood insurance through a federal program and protection must be purchased as a separate policy. This may be required if the home is located in a flood zone. As your REALTOR®, I can let you know and determine the cost with your insurance agent.



HOME MORTGAGE

Selecting A Lender

- A lender's competence will dramatically affect the outcome of your home buying experience.
- Beware of some Internet lenders. Faceless loan sources can create problems and delays.
- Local lenders typically produce the best results. As your REALTOR®, I can be more of an advocate for you with a local contact. In a competitive market where multiple offers are common, having a pre-approval from a local lender may be more appealing to the seller. If the lender is local, ask if their processor and underwriters are also in-house.
- Choose a lender who meets deadlines. When talking with potential lenders, ask what percentage of their loans close on time.
- There may be several loan options and programs available that suit your situation. Talking to a trusted lender is the best way to find the right loan program, as they can vary from month to month.
- Your lender will provide a "Good Faith Estimate" based on the terms of your loan. The document will outline your closing costs, estimated monthly payment, and down payment required, if any.

CLOSING FAQS



What Is The Closing?

Closing is when the title of the property is officially transferred to you from the seller. During the closing, you will meet with a representative from the lending institution and a representative from the title company in order to transfer the property title. In Tennessee the Seller will typically close at a different location the same day.

What Is PMI?

If you make a down payment of less than 20%, you may have to purchase private mortgage insurance, or "PMI." PMI insures the lender in case you default on the loan. It does not insure the home.

Most lenders will require that you maintain PMI until your loan reaches 80% LTV (Loan To Value).

If your loan is insured by a federal agency, such as the Federal Housing Administration, you may be required to maintain PMI for the life of your loan.

What Is Title Insurance?

When a property is bought or sold, a public record of the transaction is filed. Events that can affect the ownership of a property, such as a lien or levy, are also archived.

The title company will examine any claims against the title and determine if the title is "clear" of any encumbrances. A clear title is necessary for any real estate transaction.

If you take out a mortgage loan, your lender will require a title insurance policy. This protects the lender from loss sustained from any defects in the title to the property until your loan is paid in full or refinanced.

An owner's policy of title insurance also insures your ownership rights to the property, and the coverage will last as long as you own the home.



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