YOUR GUIDE TO BUYING A HOME

TONI GREEN
901-569-8486

Toni Green

AFFILIATE BROKER, ABR, GRI, SRS, SRES, MMDC

(901) 569-8486

(901) 757-2500

Email: toni.green@crye-leike.com

Website: tonigreen@crye-leike.com

Toni Green Crye-Leike Realtors 901.757.2500

CRYE-LEIKE®, REALTORS®

3030 Forest Hill Irene • Germantown, TN 38138

EQUAL HOUSING OPPORTUNITY

REALTOR®

MEET TONI GREEN

Finding a Realtor you can trust wholeheartedly to navigate the real estate process can be challenging, but I understand the importance of building that trust. Before you make your decision, allow me to introduce myself.

Born and raised in the vibrant city of New Orleans, I relocated to Germantown over three decades ago. While my heart will always have a special place for NOLA, Memphis has captured my affection, offering a wealth of opportunities and a rich cultural tapestry that enriches Shelby County. Raising my five children here has only deepened my love for this community, and I'm passionate about helping others make their mark here too.

As a seasoned real estate professional, I've dedicated myself to serving clients with integrity and reliability. Successfully navigating the complexities of buying or selling a home requires expertise in negotiation, marketing, communication, and understanding local market data — areas where I excel. With certifications from the Graduate Realtors Institute and designations including Accredited Buyers Representative, Seller Representation Specialist, and Senior Real Estate Specialist, I bring a wealth of knowledge and experience to every transaction.

Choosing to license under Crye-Leike was a strategic decision due to its global name and unparalleled brand recognition in the marketplace. The advertising power of Crye-Leike translates to more homes listed and sold for my clients, setting me apart in the industry.

As a full-time agent, I find immense joy in guiding my clients through the unique challenges of today's home buying and selling markets. With additional training and prestigious designations, I'm equipped to assist an even wider group of home sellers and buyers effectively.

Outside of real estate, you'll find me indulging in my passions for cooking, gardening, yoga, pickleball, and walking my dog Samson. Whether you need a Realtor, a friend, or simply a helping hand, I'm here for you. My dedication to this industry has allowed me to forge meaningful connections with incredible individuals over the years, and I'm eager to welcome you into that circle. Let's connect and make your real estate dreams a reality!

CRYE-LEIKE®, REALTORS®

GUIDING YOU HOME!

Toni Green

VISION STATEMENT

“While holding myself to the highest professional and ethical standards, I work to help my clients make educated real estate decisions. My goal is to prove myself worthy of their trust and friendship, so that I may become a long term friend and advisor.”

QUALIFICATIONS & DESIGNATIONS

- MAAR Multi-Million Dollar Club
- CRYE-LEIKE Multi-Million Dollar Club
- SRS, Seller Representative Specialist
- SRES, Senior Real Estate Specialist
- GRI, Graduate, Real Estate Institute
- ABR, Accredited Buyer's Representative
- RENE, Real Estate Negotiation Expert
- Leading Real Estate Companies of the World Relocation Specialist
- Licensed in Tennessee Since 2018

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FROM CONSULTATION TO CLOSING

HOW I SERVE MY CLIENTS

INITIAL MEETING

1. Discussion of Buyer's Wants and Non-negotiable needs in a home
2. Discussion of Buyer Timelines
3. Discuss the Importance of being Pre-Qualified.
4. Explain Current Market Conditions
5. Explain the Process of Purchasing a Home
6. Discuss Buyer's Budget and What will be required financially.
7. Discuss Closing Costs
8. Discuss Out of Pocket Costs to purchase the home –inspections, appraisal, earnest money, etc.
9. Discuss Agency Relationships
10. Explain how Compensation is Paid, Who Pays for it, and what options may be available.
11. Review the Buyer Agency Agreement

PREPARING THE BUYER

1. Explain Federal and State Housing Law
2. Explain how to read a Property Condition Disclosure
3. Discuss resources for Buyer to learn about school systems, crime statistics, other information about prospective neighborhoods.
4. Explain the timeline for house search, mortgage approval, and closing.
5. Review a Purchase & Sale Agreement prior to writing an offer.
6. Inform buyer of sales statistics for prospective neighborhoods.
7. Confirm financial ability to purchase home with Lender.
8. Help the Buyer Select Homes that Meet their needs.

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VIEWING HOMES

1. Set up search based on Buyers needs that will email new listings as they become available.Schedule showings and provide access to desired properties per Buyer's schedule.
2. Research unlisted properties the Buyer has interest in.
3. Network with other agents to source upcoming properties.
4. Arrange tour of areas of interest, such as local schools.
5. Inform buyer of nearby venues that could affect future home value.
6. Check zoning.
7. Provide tax information from Assessor's website.
8. Suggest a Top 3 Strategy to narrow choices.
9. Run comps on Homes to verify prices.
10. Provide Neighborhood HOA Information
11. Suggest Deep Searches into Neighborhoods of Interest

MAKING AN OFFER

1. Explain Contract Contingencies.
2. Explain Seller's Offer of Compensation and how it affects Buyer.
3. Discuss the importance of writing a strong offer for current market conditions.
4. Provide Buyer with required disclosure forms.
5. Provide information on Home Warranty options.
6. Plan Contract Negotiation strategies with Buyer.
7. Use escalation clause when necessary to avoid overspending.
8. Prepare Buyer for Multiple offer situations.
9. Provide information on Purchasing Incentives that May be available.
10. Write a strong offer.
11. Negotiate Offer to arrive at the best price and terms.

FACILITATING THE SALE AND ADVOCATING FOR THE BUYER

1. Provide names of local home inspectors, title companies, lenders, etc. Encourage the buyer to investigate them before hiring anyone.
2. Have Buyer secure home owner insurance for new property.
3. Provide a list of optional inspections buyer can order.
4. Review home inspection results and concerns.
5. Negotiate repair requests from home inspection.
6. Confirm appraisal has been ordered and completed
7. Guide the buyer on meeting all contractual deadlines.
8. Guide buyer on walkthrough to confirm requested repairs. Gather invoices from listing agent to confirm work.
9. Advise buyer to review settlement statement with title company.
10. Help buyer transfer utilities to new residence.
11. Schedule final walkthrough.
12. Confirm appraisal results.
13. Confirm clear to close with Lender.
14. Ensure all parties have all documents needed to close.
15. Schedule closing.
16. Explain flood insurance to buyer.
17. Explain title insurance to Buyer.
18. Review Buyer's closing statement for accuracy.
19. Explain wire fraud risks and remind Buyer to verify wiring instructions with closing attorney prior to transferring funds.
20. Support the Buyer in any final closing needs.

For over forty-five years, **CRYE-LEIKE**® has delivered a passionate commitment to unsurpassed service in our communities.

CRYE-LEIKE®'s commitment inspires our agents to exceed expectations by constantly improving their relationships with clients and responding quickly to their customer needs while conducting business with integrity and trust.

As one of the nation's largest full service real estate companies, **CRYE-LEIKE**® has a network of more than 3,200+ sales associates and over 140+ offices located throughout a eight-state region: Tennessee, Alabama, Arkansas, Florida, Georgia, Kentucky, Mississippi, Oklahoma, plus Puerto Rico. Our service delivery model makes the experience of buying and selling convenient, efficient and reliable.

OUR MISSION
A passionate commitment to unsurpassed service.

OUR GOAL
To achieve 100% customer satisfaction.

OUR LEGACY
Rooted in our strengths and core values.

CORE VALUES

INTEGRITY

FULL SERVICE

RESPONSIVENESS

DIVERSITY

PASSION

GOOD NEIGHBOR

INNOVATION

GROWTH

PASSIONATE COMMITMENT · UNSURPASSED SERVICE ·
45+ Years est. 1977

CRYE-LEIKE®
REAL ESTATE SERVICES

2023

Why CRYE-LEIKE®

TOP BENEFITS WE PROVIDE TO EVERY CLIENT WE WORK WITH

UNSURPASSED CUSTOMER SERVICE

With every real estate transaction, **CRYE-LEIKE**® associates strive to operate with honesty, integrity, and unsurpassed customer service.

We've dedicated ourselves to being accessible to our customers by having more than 140^+ conveniently located offices across eight states with 3200^+ licensed professional REALTORS® working for YOU. Live customer support is also available on-site seven days a week.

TRUSTED MARKET LEADER

As the 4th largest privately owned company in the United States, **CRYE-LEIKE**® delivers our customers the total homeownership experience; providing many services beyond the real estate transaction.

An ever-growing number of customers benefit from **CRYE-LEIKE**®'s reputable brand as a trusted market leader.

ONE STOP SHOPPING

CRYE-LEIKE® is the only real estate company in the area that provides mortgage, closing, insurance, home services, property management and national relocation services under one roof.

One-stop real estate shopping gives our customers a home buying and selling experience that is convenient, efficient and reliable.

RELOCATION SERVICES

We are a member of the world's largest relocation network - Leading Real Estate Companies of the World®.

Whenever individuals, families or companies are on the move, **CRYE-LEIKE**® Relocation ensures a smooth transition no matter the location - local or international.

HIGHLY TRAINED AND TRUSTED ADVISORS

CRYE-LEIKE® is committed to a long standing tradition of providing agents with the support necessary to be the best-trained and best-equipped in the industry.

By providing the most comprehensive real estate training in the business, **CRYE-LEIKE**® associates are knowledgeable of evolving market trends and develop skilled negotiation techniques that provide the best outcome for our customers.

Why CRYE-LEIKE®

TOP BENEFITS WE PROVIDE TO EVERY CLIENT WE WORK WITH

MARKETING AND TECHNOLOGY SERVICES

Professionally staffed marketing and technology departments offer strategic solutions that help create greater exposure for our customers and effectively promote our **CRYE-LEIKE**® associates.

No other real estate company provides a more comprehensive, in-house marketing and technology department than **CRYE-LEIKE**®.

HOME SERVICES

CRYE-LEIKE® Home Services FREE vendor and services referral program is available only to **CRYE-LEIKE**® customers.

With one simple call, **CRYE-LEIKE**® Home Services will provide you an array of insured and licensed professionals with quality solutions at the lowest possible price. Services also include setting up cable, telephone, and utilities in your new home.

AWARD-WINNING INTERNET PRESENCE

CRYE-LEIKE.com is Website Quality Certified and is one of the most heavily visited, professionally managed real estate websites in the United States.

CRYE-LEIKE.com offers ALL local area home listings with ALL photos, updated every 12 minutes. With over 30 million hits per month, our award-winning website is always accurate and helps prospective home buyers begin their home search.

APPOINTMENT CENTER

CRYE-LEIKE® provides a centralized appointment center open 24-hours, 7-days-a-week, 365-days-a-year that gives our associates and homeowners a greater level of collaboration when selling a home.

CRYE-LEIKE®'s appointment software enables home owners to get an interactive view of showings for their homes and keeps them involved in the selling process. Sellers can schedule, reschedule or approve showings by phone, online, or mobile app.

INNOVATIVE TECHNOLOGY TOOLS

CRYE-LEIKE® continuously works to develop tools, technologies, and resources to help our real estate associates simplify their lives and make it easier to support their clients in the home-buying and selling process.

Our powerful technology tools include social media platforms, maximum web exposure, and an exclusive platform for determining home value and locating potential home buyers.

ALL UNDER ONE ROOF

CONVENIENT • EFFICIENT • RELIABLE

OVER 82% OF CONSUMERS PREFER TO WORK WITH A FIRM THAT OFFERS

ONE STOP SHOPPING

CRYE-LEIKE® *is a full-service real estate company that streamlines the buying and selling process by offering mortgage lending, title closing, relocation services, commercial, insurance, home services and property management,* ***all under one roof****.*

TITLE & CLOSING SERVICES

Conducts closings for the sale, financing, and refinancing of residential and commercial properties. Provides title, closing and escrow services to REALTORS®, mortgage lenders, builders, buyers, and sellers in Tennessee, Arkansas, Alabama, Mississippi, and Georgia. Committed to on-time closing and exceptional customer service.

MORTGAGE

Full range of mortgage financing at competitive rates. Experienced mortgage professionals with financial integrity, provide distinctive financial service and effective advice to clients. Responsible and flexible mortgage loan options.

RELOCATION

Member of Leading Real Estate Companies of the World®, the home of the world's market leading independent residential brokerages in over 70 countries, with 550 firms and 138,000 sales associates responsible for $353 billion in sales volume in 2022. Membership is by invitation only and is comprised of the best locally and regionally branded firms. Our sales associates benefit from the thousands of referrals that the Relocation Divisions receive each year from multiple sources; specialized training, and the ability to place referrals anywhere in the world. We're Local - We're Global.

INSURANCE

Experienced, professional staff committed to superior service. Highest quality insurance at the best rates for home, auto, health, life, and renters. Get multiple quotes from "A" rated insurance carriers. Multiple nationally recognized providers you know and trust, such as Travelers, Safeco, The Hartford, Progressive, Nationwide, and MetLife. Ranked 13th Largest Agency in the 2014-2015 Memphis Business Journal Book of List.

PROPERTY MANAGEMENT

Offers a full suite of residential, commercial, and association management services. Industry leading customer service and resources to assist property owners. Assists owners by securing qualified tenants, marketing their properties, collecting rents, handling maintenance and offering rent ready properties in a variety of areas.

COMMERCIAL

Works with buyers, sellers, investors, developers and landlords. Services include everything from locating office space, listing and marketing commercial property for sale, to helping sell or buy an existing business. Provides a history of comprehensive brokerage, leasing, site selection and investment real estate services to its clients.

HOME SERVICES

A free concierge service that provides convenience and savings for transactions before, during and after the move. Helps the customer arrange general contractors for remodeling and home repairs, home inspections, cleaning services, purchasing appliances and utility connections.

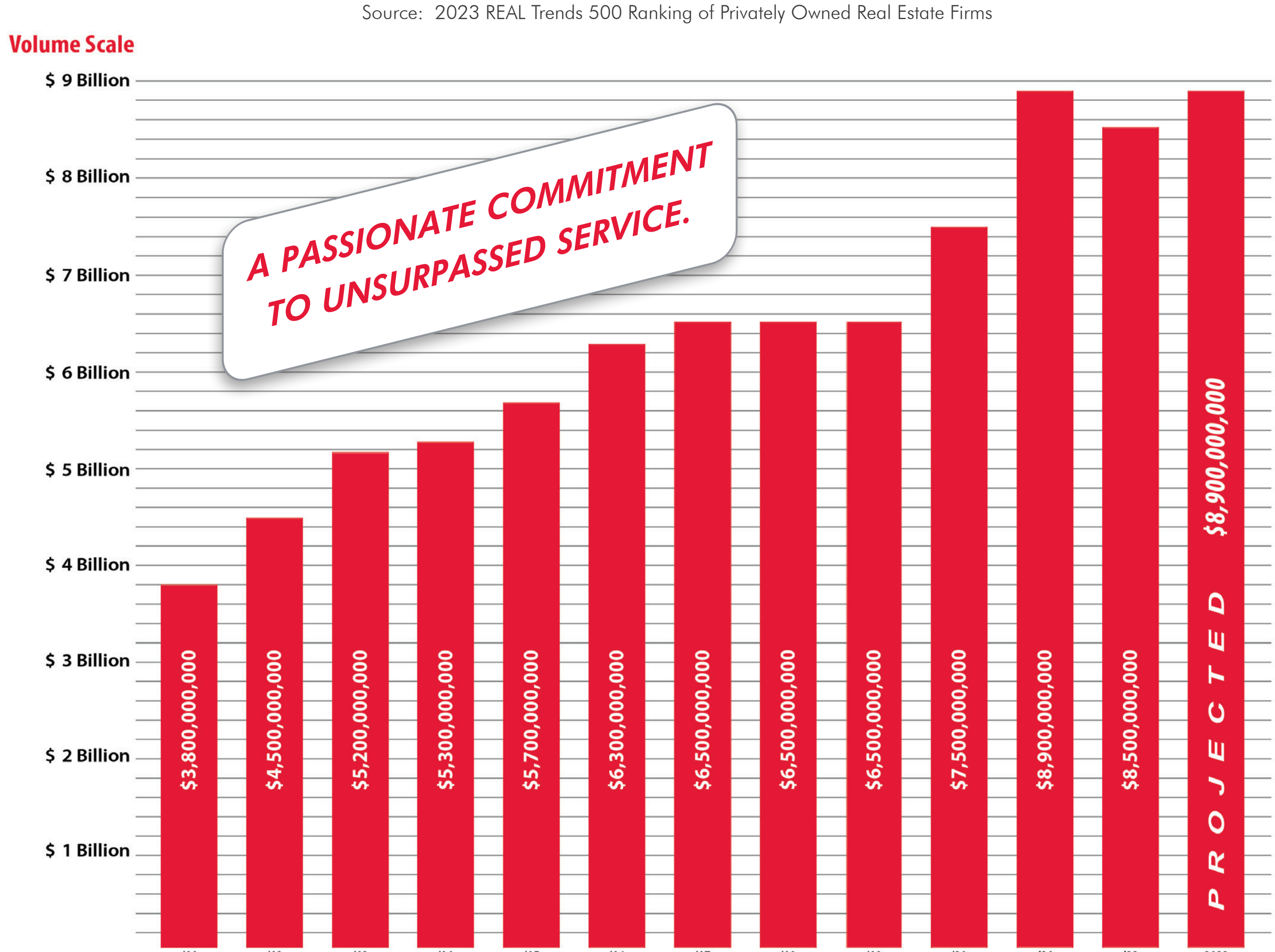
HOME WARRANTY

Provides home warranty services to more than 4,000 homeowners each year to cover unexpected expenses such as appliance and home system repairs. One low service fee covers many home system and appliance repairs.

TRUSTED
MARKET LEADER
RANKED #4 IN THE NATION

RANK	COMPANY	UNITS
1.	**Hanna Holdings Inc.** Pittsburgh, PA	113,853
2.	**@Properties** Chicago, IL	46,884
3.	**William Raveis** Shelton, CT	23,520
4.	**CRYE-LEIKE®, REAL ESTATE SERVICES** Memphis, Nashville, Chattanooga, Knoxville - TN; Little Rock, Northwest - AR; Atlanta - GA; Jackson - MS; Huntsville - AL	**21,604**
5.	**West USA Realty, Inc.** Phoenix, AZ	20,871
6.	**Real Estate One** Southfield, MI	18,524
7.	**Samson Properties** Chantilly, VA	17,124
8.	**Latter & Blum** New Orleans, LA	16,658
9.	**John L. Scott** Bellevue, WA	16,502
10.	**Baird & Warner, Inc.** Chicago, IL	14,454

Source: 2023 REAL Trends 500 Ranking of Privately Owned Real Estate Firms



WE BELIEVE IN GIVING BACK

Youth VILLAGES®
The force for families

United Way

WINGS
Cancer Foundation

UCP United Cerebral Palsy™
Life without limits for people with disabilities™

MIFA
Metropolitan Inter-Faith Association

American Red Cross

Habitat for Humanity®

LEADING the Way IN CHARITABLE GIVING

At **CRYE-LEIKE**®, we have a genuine responsibility and obligation to give something back to the communities that give so much to us.

Giving back to the community is a natural part of what we do every day. Every year, **CRYE-LEIKE**® offices devote considerable financial resources to support the many vital community agencies and charitable causes in their area.

Total monies and goods collected by **CRYE-LEIKE**® now **exceeds $4 million** to date, not counting the innumerable hours of volunteer service donated by our sales associates and staff.

As you take a closer look at **CRYE-LEIKE**,
we hope you'll understand why
we feel good about being a
"good corporate neighbor."

BENEFITS OF HOME OWNERSHIP

7 REASONS TO OWN YOUR HOME

1. **TAX BREAKS.** The U.S. Tax Code lets you deduct the interest you pay on your mortgage, your property taxes, as well as some of the costs involved in buying your home.
2. **APPRECIATION.** Real estate has long-term, stable growth in value. While year-to-year fluctuations are normal, median existing-home sale prices have increased on average 5.2 percent each year. In addition, the number of U.S. households is expected to rise 10-15 percent over the next decade, creating continued high demand for housing.
3. **EQUITY.** Money paid for rent is money that you'll never see again, but mortgage payments let you build equity ownership interest in your home.
4. **SAVINGS.** Building equity in your home is a ready-made savings plan. And when you sell, you can generally take up to $250,000 ($500,000 for a married couple) as gain without owing any federal income tax.
5. **PREDICTABILITY.** Unlike rent, your fixed-mortgage payments don't rise over the years so your housing costs may actually decline as you own the home longer. However, keep in mind that property taxes and insurance costs will increase.
6. **FREEDOM.** The home is yours. You can decorate any way you want and benefit from your investment for as long as you own the home.
7. **STABILITY.** Remaining in one neighborhood for several years gives you a chance to participate in community activities, lets you and your family establish lasting friendships, and offers your children the benefit of educational continuity.

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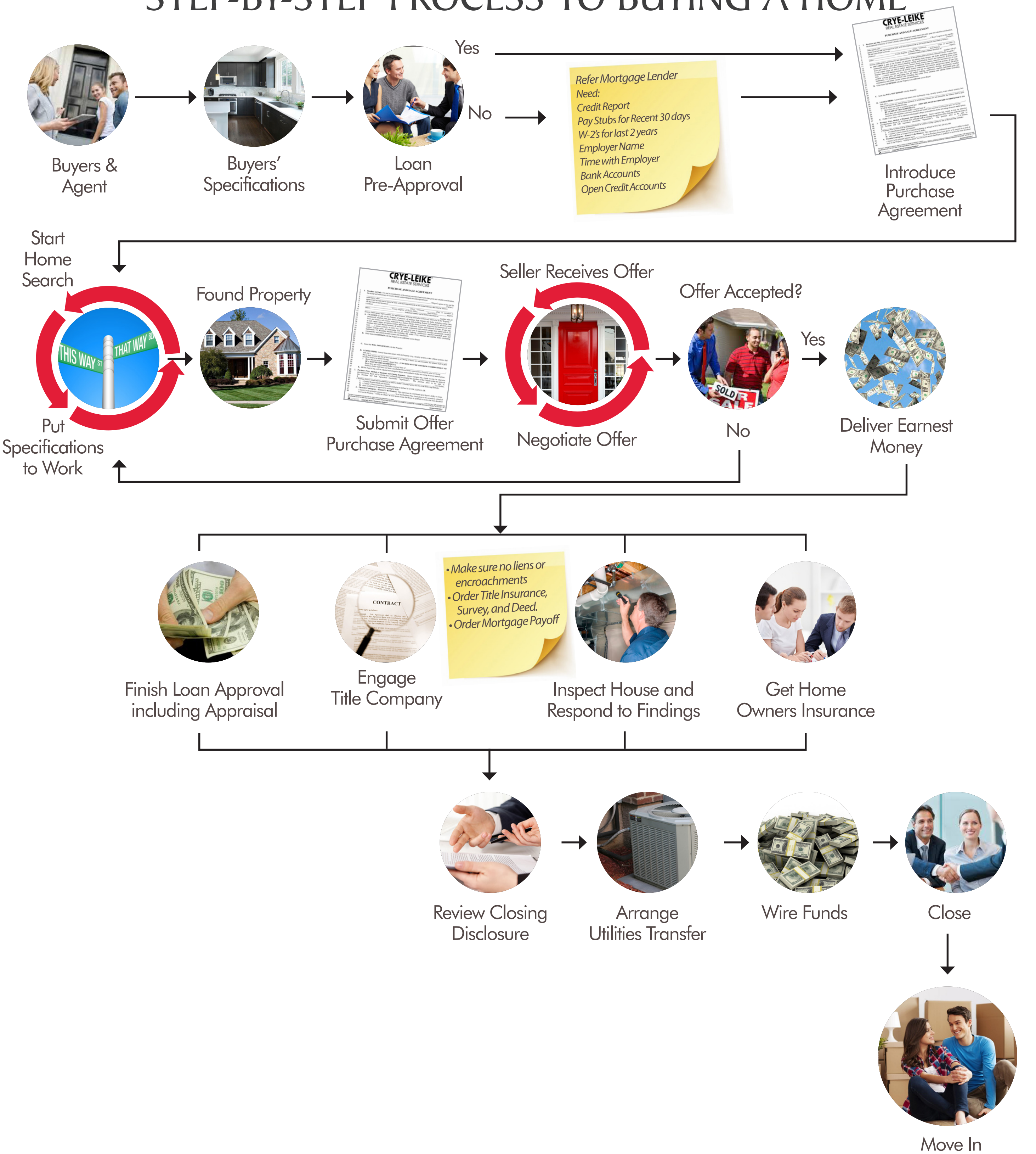
REAL ESTATE SERVICES

THE BUYING PROCESS

STEP-BY-STEP PROCESS TO BUYING A HOME



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REAL ESTATE SERVICES

WHY YOU NEED A BUYERS AGENT

AN EXPERT TO GUIDE YOU THROUGH THE PROCESS

Buying or selling a home requires forms, reports, documents, and statements. A knowledgeable expert will help you prepare the best deal and avoid delays or costly mistakes.

GET OBJECTIVE INFORMATION & OPINIONS. I can provide local community information on utilities, zoning, schools, and more. I'll also be able to provide objective information about each property. I will be able to help you answer these two important questions: Will the property provide the environment I want for a home or investment, and will the property have resale value when I am ready to sell?

FIND THE BEST PROPERTY. It will take some investigation by your agent to find all available properties.

BENEFIT FROM OUR NEGOTATING EXPERIENCE. There are many negotiating factors, including but not limited to, price, financing, terms, date of possession, and inclusion or exclusion of repairs, furnishings, or equipment. I can advise you as to which investigations and inspections are recommended or required.

BEFORE YOU TALK TO A BUILDER, TALK TO ME. I am your new home specialist. I know what you should receive and what "extras" might be available. Questions concerning site location, builder, design and decor are important, and I can provide insight into which amenities will add to the resale value of your home. I know you are building not only for today… but also for tomorrow.

CALL ME BEFORE TOURING AN OPEN HOUSE. The agent who is holding the open house represents the seller. Their fiduciary duty is to the seller, which means they must represent the seller to the best of their abilities. Anything you say to that agent can be used during negotiations. A buyer's agent always has your best interests in mind. The best action you can take if you see an Open House that you may have some interest in is to call me with the address of the property and allow me to schedule an appointment for all of us to see the property together. **If you do decide to view the property, make sure to let the listing agent know that you have your own agent representing you.**

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CREDIT AND YOU

WHAT YOU CAN DO TO IMPROVE YOUR CREDIT

Credit scores, along with your overall income and debt, are big factors in determining whether you'll qualify for a loan and what your loan terms will be. So, keep your credit score high by doing the following:

1. **Obtain free credit report** from www.annualcreditreport.com and check for any errors but discuss with lender before making any corrections or paying off anything if within 2 months of buying.
2. **Pay down credit card bills.** If possible, pay off the entire balance every month. Transferring credit card debt from one card to another could lower your score.
3. **Don't charge your credit cards to the maximum limit.**
4. **Don't order items on credit** such as appliances and furniture, until the day after you close on your new home.
5. **Don't open new credit card accounts before applying for a mortgage.** Too much available credit can lower your score.
6. **Shop for mortgage rates all at once.** Too many credit applications can lower your score.
7. **Avoid finance companies.** Even if you pay the loan on time, the interest is high and it will probably be considered a sign of poor credit management.

To obtain a complete copy of the publication, "Knowing and Understanding Your Credit", visit www.homebuyingguide.org.

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PRE-QUALIFICATION

CHOOSE YOUR LENDER

SELECTING A LENDER -

When selecting a lender, your goal is to obtain a mortgage loan with terms that are most favorable to your situation. To find the best loan for you, contact several lenders to discuss what they offer, their rates and fees, and their closing costs. I can provide a list of local lenders you may contact to get started.

PRE-QUALIFICATION or PRE-APPROVAL -

Typically you will first pre-qualify for a mortgage, then get pre-approved. It is essential to know the difference and to clarify which your lender is providing. Being pre-approved gives you a definite advantage. Sellers will take your offer more seriously knowing a lender has committed to backing your offer. This can make the difference in having your offer accepted in a multiple offer situation.

Pre-qualification: An informal determination by a lender stating the amount of the mortgage you can afford based on <u>information you supply.</u>

Pre-Approval: A guarantee in writing by a lender to grant you a loan up to a specified amount, subject to receiving <u>requested documentation</u>, provided your financial picture does not change.

DOWN PAYMENTS & MORTGAGE INSURANCE -

Downpayments are required on Conventional and FHA Loans, whereas THDA and VA loans do not require one. The amount of the downpayment can be as low as 3%, depending on the loan. Be aware that downpayments lower than 20% of the value of the home will require you to carry mortgage insurance. This is an additional monthly expense that will need to be considered when evaluating the costs of the home you want to purchase.

WHAT FACTORS AFFECT WHAT I CAN AFFORD?

1. The Down Payment - Do you have enought cash to make a down payment?
2. Your Ability to Qualify for a Loan - This is determined during the Pre-Approval Process.
3. The Associated Closing Costs of your home.

LOAN PRE-APPLICATION

CHECK LIST

When applying for a mortgage, your loan officer will require some information and documentation to finalize the application.

Information Needed For Application

1. Full Name, date of birth, and Social Security Numbers for all borrowers
2. Last 2 years residence history (dates included)
3. Last 2 years employment history (dates and job title)

Documentation Needed For Application

1. Last 2 pay stubs for all borrowers
2. Last 2 years W2's / 1099's for all borrowers
3. Last 2 months bank statements (all pages)

Additional Items may be required

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FINANCING METHODS

KNOW HOW DIFFERENT LOAN TYPES CAN WORK FOR YOU

FIXED-RATE MORTGAGE

The interest rate stays the same for the entire term of the loan — usually 15 or 30 years — so the interest and principal portions of your monthly payment remain the same. Your payments are stable and predictable, but initial interest rates tend to be higher on a fixed-rate mortgage than on adjustable-rate loans.

ADJUSTABLE-RATE MORTGAGE (ARM)

The interest on an adjustable-rate mortgage is linked to a financial index, such as a Treasury security, so your monthly payments can vary, up or down, over the life of the loan - usually 30 years. Some adjustable-rate mortgages have a cap on the interest rate increase to protect the borrower. The lower initial payments on ARMs make it easier for buyers to qualify.

CONVENTIONAL LOAN

A conventional loan can have as little as 3% down with mortgage insurance. To avoid mortgage insurance, you have to have a minimum of 20% down. The maximum amount for conventional loans is $548,250. Loans above $548,250 require a jumbo loan. The advantage of a conventional loan is that there is no upfront mortgage insurance payment and mortgage insurance can be removed when you have paid the loan down to 80%.

FHA

An FHA loan requires at least a 3.5% down payment. The advantage of an FHA loan is that it has lower credit score guidelines and allows higher debt to income ratios to qualify. This is generally a good choice for first time homebuyers, but be sure to talk to a trusted lender to determine if this is the right product for you.

VA

A VA loan requires 0% down payment and does not require mortgage insurance. It also has lower credit score guidelines and allows higher debt to income ratios. This loan is reserved for qualified veterans. To determine if you qualify, you can work with your trusted lender to obtain your certificate of eligibility.

USDA

USDA loans require zero down payments, but they do require guarantee insurance, which is similar to mortgage insurance. Homes are restricted to designated rural areas determined by USDA, and USDA has maximum household income limits for eligibility.

HOW MUCH HOME CAN YOU AFFORD

Use the following chart to estimate your monthly principal and interest payments at various interest rates for either a 15 or 30-year term:

Interest Rate Factors Per $1,000

Interest Rates	Term 15 Years	Term 30 Years	**Interest Rates**	Term 15 Years	Term 30 Years
4	7.40	4.77	**8**	9.56	7.34
4 ¼	7.52	4.92	**8 ¼**	9.70	7.51
4 ½	7.65	5.07	**8 ½**	9.85	7.69
4 ¾	7.78	5.22	**8 ¾**	9.99	7.87
5	7.91	5.37	**9**	10.14	8.05
5 ¼	8.04	5.52	**9 ¼**	10.29	8.23
5 ½	8.17	5.68	**9 ½**	10.44	8.41
5 ¾	8.30	5.84	**9 ¾**	10.59	8.59
6	8.44	6.00	**10**	10.75	8.77
6 ¼	8.57	6.16	**10 ¼**	10.90	8.96
6 ½	8.71	6.32	**10 ½**	11.05	9.15
6 ¾	8.85	6.48	**10 ¾**	11.21	9.33
7	8.99	6.65	**11**	11.36	9.52
7 ¼	9.13	6.82	**11 ¼**	11.52	9.71
7 ½	9.27	6.99	**11 ½**	11.68	9.90
7 ¾	9.41	7.16	**11 ¾**	11.84	10.09

1. Find the appropriate interest rate from the chart above.
2. Look across the column to the appropriate term to determine your interest rate factor.
3. Multiply the interest rate factor by your loan amount in $1,000s.

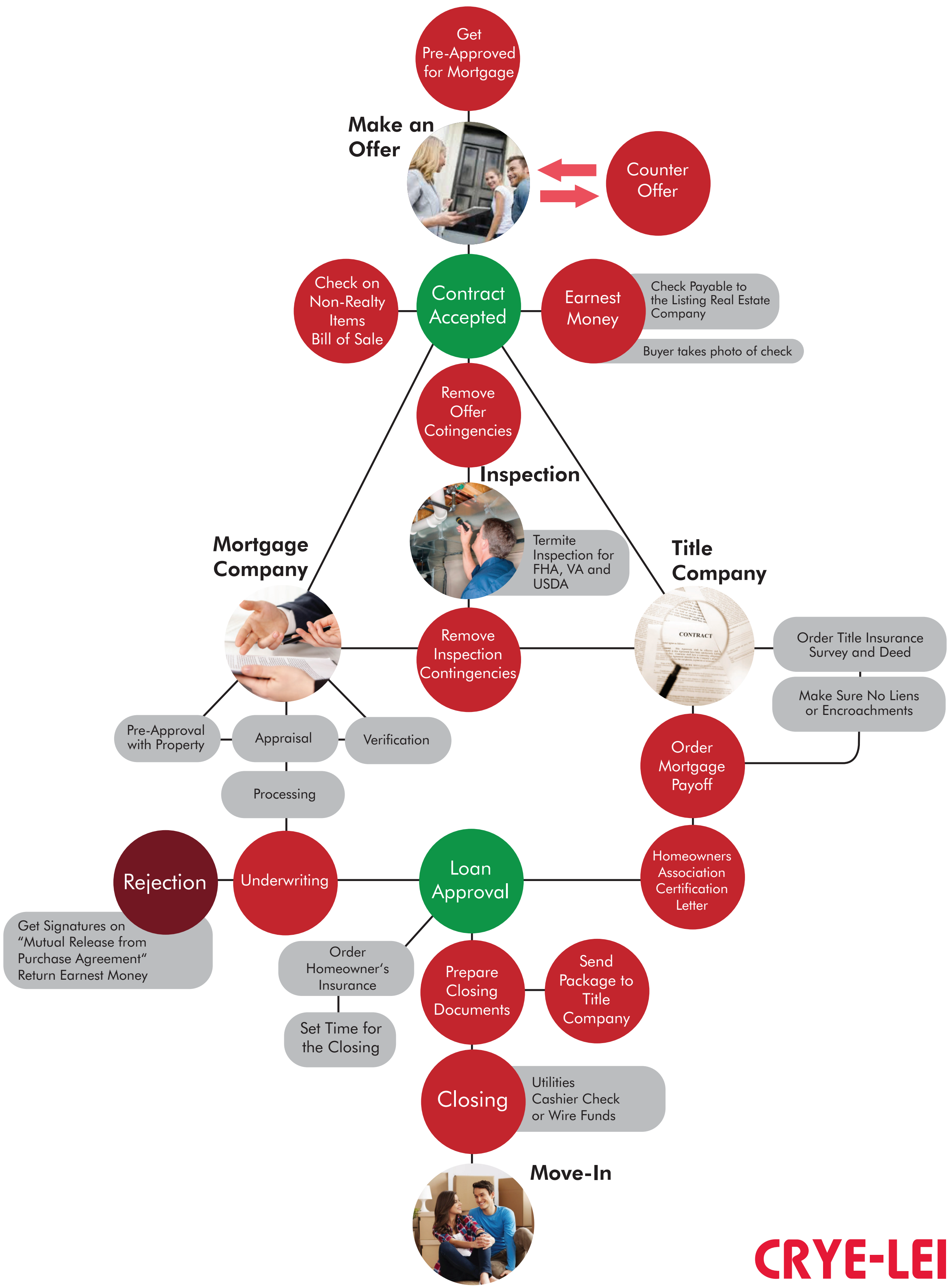
Example:

- Interest Rate = 6.5%
- Desired term = 15 years
- Interest rate factor per $1,000 = 8.71
- Mortgage = $200,000
- Monthly Principal & Interest = $1,742 (8.71 x 200)

Total payment is referred to as PITI . PITI = Principal Payment + Interest Payment + Property Taxes + Homeowner's Insurance.

The above information is provided as a guide. We strongly recommend that you contact our lending specialist to determine exactly home much you can afford.

LOAN PROCESS CHART



CRYE-LEIKE®
REAL ESTATE SERVICES

IDENTIFY YOUR WANTS AND NEEDS

DISCOVER WHAT IS MOST IMPORTANT TO YOU

What are you looking for in your next home? How much space will you need? Are there specific amenities you can't live without? These are all important questions to ask yourself as you begin the home search process. I will open the door to a bigger and better real estate market and create a plan that will allow you to find a home that's as unique as you.

Home Features	Must Have	Nice to Have	Don't Need
Price			
Style of Home			
Neighborhood			
Near Work			
Near Schools			
Near Shopping			
Neighborhood Covenants/Restrictions (HOA)			
Number of Stories			
Number of Bedrooms			
Number of Bathrooms			
Garage Size			
Closets/Storage Space			
Type of Heat			
Energy Conservation Features			
General Floor Plan			
Living Room			
Fireplace			
Kitchen			
Master Bedroom			
Office/Work Room			
Finished Basement			
Patio/Deck			
Backyard			
Landscaping			
Other:			

CRYE-LEIKE®
REAL ESTATE SERVICES

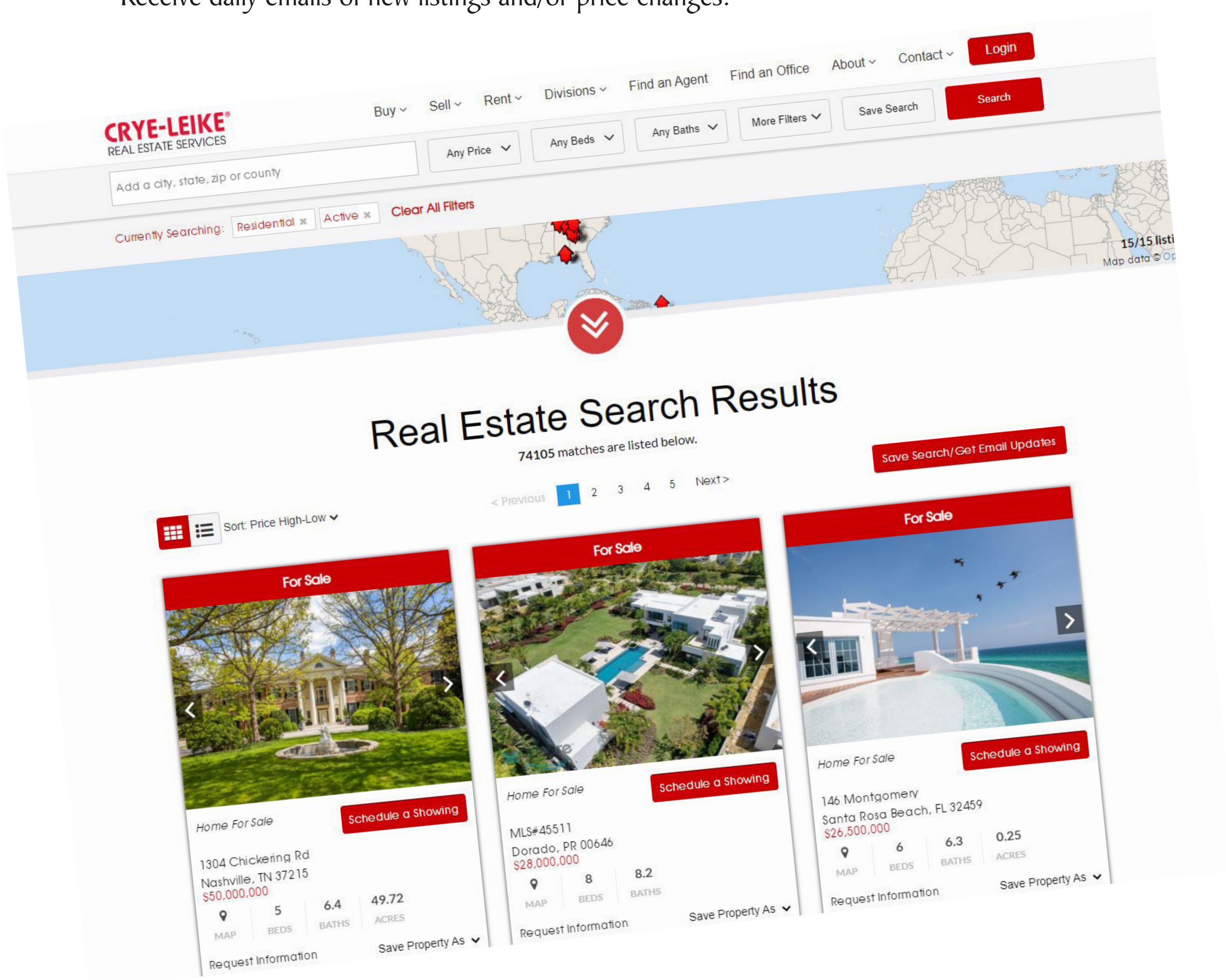
FOCUS YOUR HOME SEARCH

UTILIZE OUR TOOLS SIMPLY THE PROCESS

As you begin your home search, I will provide you with access to properties in the Multiple Listing Service (MLS). By constantly monitoring properties that come on the market, price and status changes, I will guide you through this ever-changing market. When you find a property that you would like to visit, I will then work with the seller's agent to coordinate a day and time that works with your schedule. Additionally, CRYE-LEIKE® has a wide array of innovative technology tools that we can use to make sure you never miss an opportunity.

CRYE-LEIKE.COM

- Includes homes listed by both CRYE-LEIKE® and other companies.
- Most accurate data available
- Homes appear within minutes of hitting the market
- Custom neighborhood searches with thousands of photos available no where else
- Easy access to open houses, new listings and home vendors
- Enter the street address of any home for sale in your area. You'll get price, photos, features and more.
- Save searches and favorite homes.
- Receive daily emails of new listings and/or price changes.



VIEWING PROPERTIES

One of the most exciting aspects of buying a home is looking at different properties in your price range and seeing houses in all sizes, conditions and styles. It's the best real estate education of all.

HOW MANY TO SEE

How many homes should you plan to view before you make a decision? That's up to you, and will depend on the neighborhood, the market, and your specific requirements. This chart gives you an idea of what most people do. With all the home on the market at any given time, the key is to focus your efforts on suitable properties. I will help eliminate homes that don't meet your criteria - and track down those that do.

25%	30%	25%	20%
1-4 homes	5-8 homes	9-12 homes	14+ homes

WHAT TO EXPECT

Your Realtor is happy to show you any house that's on the market. Once you're ready to view a property, here's what you can expect:

BEFORE

- ☐ Schedule all visits in advance with your Realtor: the seller typically needs at least 2-4 hour notice, although 24 hours is preferred
- ☐ Plan to spend up to 30 minutes seeing each property
- ☐ Wear shoes that slip off easily. Some sellers request no shoes on their floors.
- ☐ Try not to bring small children if at all possible- they often get bored. You can focus better without them

DURING

- ☐ Pay atention to the home's curb appeal, floor plan and overall amenities
- ☐ Take notes, ask questions and make comments that will help your Realtor understand you needs and what you like and don't like about the home
- ☐ Be considerate of the owners who may or may not be present during the tour
- ☐ Relax and have fun!

WHAT ABOUT NEW CONSTRUCTION?

MOST BUILDERS IN THE AREA ARE REPRESENTED BY LICENSED REALTORS. BY APPROACHING A BUILDER DIRECTLY WITHOUT BEING REPRESENTED, THE AGENT REPRESENTING THE BUILDER WORKS THE SALE AND YOU ARE LEFT WITHOUT ANY REPRESENTATION AT ALL.

Since such a large proportion of the contractors rely on the Realtors to bring them qualified buyers, they are extremely sensitive to maintaining a good working relationship with the brokers.

SUPPOSE YOU SEE A HOME THAT IS FOR SALE BY OWNER ("F. S.B.O.")

Many owners of FSBO properties will gladly work with an agent representing buyers, and may pay the buyer's agent a commission. This is not always the case, however. It is best to allow your agent to contact the homeowner on the front end to confirm details before fall in love and find out the seller won't work with an agent.

Please know that buyers do not gain any financial advantage from purchasing a FSBO home. The seller will enjoy the gain of not paying out a brokerage commission, thereby netting a higher dollar amount. The buyer still is purchasing the home at the value that the seller has established. Don't pay more for a home than you should.

IF YOU COME ACROSS A HOME THT IS BEING OFFERED FSBO, WRITE DOWN THE ADDRESS AND PHONE NUMBER AND CALL ME WITH THE INFORMATION. I WILL ARRANGE THE SHOWING.
IF THE HOMEOWNER DOES NOT WISH TO COOPERATE WITH ME, I WILL INFORM YOU OF THIS AND WILL NOT TRY TO DISCOURAGE YOU FROM VIEWING THE HOME ON YOUR OWN.

TWELVE ITEMS TO CONSIDER BEFORE YOU PURCHASE

1. What is the condition of the roof?
2. Is the exterior in good condition?
3. Does the basement or ceiling show signs of moisture?
4. Are there any signs of roof leakage or moisture on ceilings?
5. Do the heating and air appear to be in good working order?
6. Is the home comparable to other home in the area?
7. Is the home in the school district you wish to be in?
8. Is the home connected to city water/sewer?
9. What are the taxes? City/County
10. Will the payment be in your range?
11. Will the total dollars needed favorably compare to our initial estimate?
12. Are there any major concerns about structure/condition.

Address: ______________________

General Comments:

____

Price:

____

Terms:

____

Pros:

____

Cons:

CRYE-LEIKE®
REALTORS®

GUIDING YOU HOME!

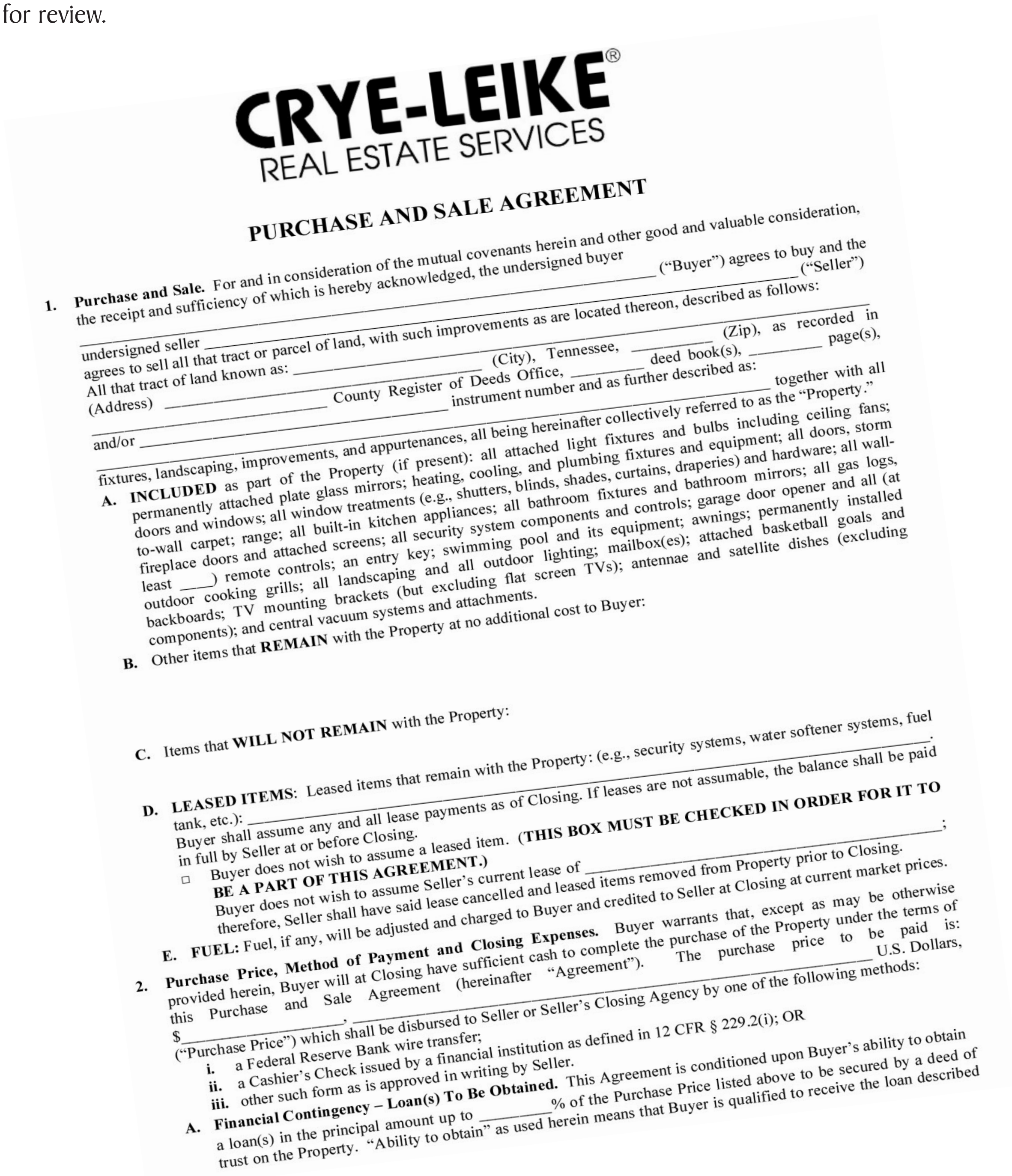
Toni Green

PRESENT AN OFFER

STAY COMPETITIVE AND ACHIEVE YOUR GOALS

Before an offer is even written, I will provide you with a snapshot of the marketplace, including listings in the area that are comparable to the property you want. This crucial information will help establish an appropriate starting offer and ensure that your offer stays competitive.

I will then write the offer and present it with the necessary research and documentation to the seller's agent for review.



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REAL ESTATE SERVICES

PURCHASE AND SALE AGREEMENT

1. **Purchase and Sale.** For and in consideration of the mutual covenants herein and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the undersigned buyer ______________________________ ("Buyer") agrees to buy and the undersigned seller ______________________________ ("Seller") agrees to sell all that tract or parcel of land, with such improvements as are located thereon, described as follows: All that tract of land known as: ______________________ (City), Tennessee, __________ (Zip), as recorded in (Address) ______________________ County Register of Deeds Office, __________ deed book(s), __________ page(s), and/or ______________________ instrument number and as further described as: ______________________ together with all fixtures, landscaping, improvements, and appurtenances, all being hereinafter collectively referred to as the "Property."

A. **INCLUDED** as part of the Property (if present): all attached light fixtures and bulbs including ceiling fans; permanently attached plate glass mirrors; heating, cooling, and plumbing fixtures and equipment; all doors, storm doors and windows; all window treatments (e.g., shutters, blinds, shades, curtains, draperies) and hardware; all wall-to-wall carpet; range; all built-in kitchen appliances; all bathroom fixtures and bathroom mirrors; all gas logs, fireplace doors and attached screens; all security system components and controls; garage door opener and all (at least ____) remote controls; an entry key; swimming pool and its equipment; awnings; permanently installed outdoor cooking grills; all landscaping and all outdoor lighting; mailbox(es); attached basketball goals and backboards; TV mounting brackets (but excluding flat screen TVs); antennae and satellite dishes (excluding components); and central vacuum systems and attachments.

B. Other items that **REMAIN** with the Property at no additional cost to Buyer:

C. Items that **WILL NOT REMAIN** with the Property:

D. **LEASED ITEMS**: Leased items that remain with the Property: (e.g., security systems, water softener systems, fuel tank, etc.): ______________________________.
Buyer shall assume any and all lease payments as of Closing. If leases are not assumable, the balance shall be paid in full by Seller at or before Closing.
□ Buyer does not wish to assume a leased item. **(THIS BOX MUST BE CHECKED IN ORDER FOR IT TO BE A PART OF THIS AGREEMENT.)**
Buyer does not wish to assume Seller's current lease of ______________________________; therefore, Seller shall have said lease cancelled and leased items removed from Property prior to Closing.

E. **FUEL:** Fuel, if any, will be adjusted and charged to Buyer and credited to Seller at Closing at current market prices.

2. **Purchase Price, Method of Payment and Closing Expenses.** Buyer warrants that, except as may be otherwise provided herein, Buyer will at Closing have sufficient cash to complete the purchase of the Property under the terms of this Purchase and Sale Agreement (hereinafter "Agreement"). The purchase price to be paid is: $______________, ______________________________ U.S. Dollars, ("Purchase Price") which shall be disbursed to Seller or Seller's Closing Agency by one of the following methods:
i. a Federal Reserve Bank wire transfer;
ii. a Cashier's Check issued by a financial institution as defined in 12 CFR § 229.2(i); OR
iii. other such form as is approved in writing by Seller.

A. **Financial Contingency – Loan(s) To Be Obtained.** This Agreement is conditioned upon Buyer's ability to obtain a loan(s) in the principal amount up to ________% of the Purchase Price listed above to be secured by a deed of trust on the Property. "Ability to obtain" as used herein means that Buyer is qualified to receive the loan described

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REAL ESTATE SERVICES

MAKING AN OFFER - NEGOTIATING

The number one question I hear from my clients is...

"How much should we offer?"

While this is very much an important question, the answer is really not simple.

Everybody sees a home differently. The buyer who loves outdoor yard work may find tremendous value in the extensive yard and garden;the buyer who travels constantly and would prefer to spend time on the golf course may see little value in the large yard.

If I were to tell a buyer that they should make a full price offer for a home, only to have them buy the home, move in, find out from a neighbor that the sellers were about to lower the price the next day, my buyer would be fairly upset. On the other hand, if I state that the buyers should start with an offer so low that the seller is offended and tells me never to come back with another offer from these buyers - the buyers will be just as upset if they did, in fact truly want the home.

In a hot market"it is quite customary for the buyers to pay full price;and if they're competing for the home against other buyers in a multiple offer situation, it will often take an over full price offer to secure the home.

What we'll generally try to do is determine a fair price for the home and then devise a negotiation strategy to purchase the home at the best possible price for *you*.

You must always remember that it takes a motivated seller and a willing buyer to complete the transaction. In addition, the old saying, timing is everything" also comes into play.

When a home is just listed and a low offer is presented to the seller the first day their home is on the market, they might not be as likely to accept that offer as they would be if the home had been listed for months.

When writing the offer, remember all contingencies are negotiable. You will be asked to decide about earnest money (the amount you put down will show the seller how earnest you are to purchase their home) and contingencies (financing, closing costs, inspections, appraisal) to write the offer.

MAKING AN OFFER - NEGOTIATING

The presentation of the offer is fairly straightforward. I, as your agent, will contact the listing agent after we have completed all of the documents. I will inform the agent that we have an offer on his/her listing. The listing agent will then contact the sellers and arrange to present the offer.

After the offer is presented, the sellers have three options - they can accept the offer, reject the offer or make a counter offer." If, in fact they counter"your offer I will be contacting you immediately. Upon receiving a counter offer, you, the buyers also have the same three options.

The process continues until we all agree on a price and terms and conclude the transaction, or until one of the parties decides that further negotiations are fruitless and will not result in a meeting of the minds."

NEGOTIATE YOUR TERMS

USE A STRATEGIC APPROACH TO REACH AN AGREEMENT

OFFER: You will work with your buyer's agent to create a purchase agreement. The purchase agreement is where you set out the specific terms under which you will purchase the property. You can negotiate price, possession, closing date, which appliances stay with the home, taxes, inspection, and much more. I will help you determine the best approach to negotiating each of the items. The seller can then accept, reject or counter your offer.

COUNTEROFFER: The counteroffer(s) is where you and the seller work toward an agreement acceptable to both parties. There may be several counteroffers before you reach the final agreement.

EARNEST MONEY: Earnest money allows the buyer the opportunity to show the seller that they are "earnest" about their offer. Earnest money is submitted with an offer and the check is deposited and held by the listing agent's broker upon acceptance of the offer. Earnest money is held in a non-interest bearing account and is **applied to the buyer's down payment costs at closing.**

CONTINGENCIES: Contingencies are conditions that must be met for the purchase of the home to proceed. Common contingencies include financing, inspection, insurance and appraisal.

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REAL ESTATE SERVICES

HOME INSPECTIONS

WHY A BUYER NEEDS A HOME INSPECTION

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. Your Realtor can help you write your offer to include the inspections of items that may be of concern.

A home inspection gives the buyer detailed information that you need to make a wise decision. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems
- Identify items that need to be repaired or replaced
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes

CHOOSING A HOME INSPECTOR

You may already have a qualified home inspector in mind. If not, I can provide you with a list of names from the Crye-Leike Home Services to help you find someone you want to work with.

What Goes Into a Home Inspection

A home inspection gives the buyer an impartial, physical evaluation of the overall condition of the home and items that need to be repaired or replaced. The inspection gives a detailed report on the condition of the structural components, exterior, roofing, plumbing, electrical, heating, insulation and ventilation, air conditioning and interiors.

Negotiating Repairs

At the end of the inspection period, the buyer has the option to purchase the home as-is, walk away from the sale, or negotiate the repairs to be completed by the seller.

SATISFYING CONTINGENCIES

OTHER NEGOTIATED ITEMS IN THE CONTRACT

APPRAISAL. For purchases involving a lender, the appraisal is ordered by the lender. The appraisal must meet the purchase price of the home for the lender to agree to finance the purchase. Appraisals are a subjective opinion of the market value of the property and, thus, can sometimes come in lower than the purchase price of the property. If the appraisal is lower than the offer price, you have the option to renegotiate with the seller, pay the difference between the appraisal price and the contract price, or you can walk from the sale.

INSURANCE. Homeowners will need to apply for homeowner's insurance. This ideally will be done within the inspection period. It is important to know that the home you are purchasing can be insured. Flood insurance can be costly, so it is important for a buyer to know if flood insurance will be required. You may also want to discuss Earthquake insurance with your insurance agent. Crye-Leike offers a free consultation through its insurance department should you desire this service.

REPAIR CONTINENCIES. If repairs to be completed by the Seller are negotiated, there will be a date that the work is due to be completed. At this time the buyer is able to walk through the home to confirm the requested work is finished.

FINAL WALKTHROUGH. This is the time to confirm the sellers have left the home in "broom swept" condition and all negotiated items to be left in the home are there.

CLOSING ON YOUR NEW HOME

You are finally in the home stretch. Closing - also known as settlement or escrow - is the last step, the official transfer of the property from the seller to you. Once it is completed, you will be the proud owner of your new home. In the meantime, here is what you need to know to prepare for your closing. If you have additional questions, your agent or the professionals at Crye-Leike, Realtors will be happy to assist you.

TIME IS OF THE ESSENCE

To avoid delays in your closing, be sure to respond to your lender and settlement company requests immediately.

WHAT TO BRING

Your personal checkbook to cover any small extra charges, if necessary

A photo ID

WHAT TO EXPECT

The typical closing proceeds without complications and only lasts and hour or so. It usually takes place at the office of the Title Company or closing attorney. Primarily, you will sign numerous papers and documents, all of which will be explained to you along the way. You will finalize your mortgage, pay what is due and get the keys to your new home once all paperwork is final and funds have been wired to the seller's closing attorney.

WHAT YOU WILL PAY

Your Good Faith Estimate outlines the various expenses you will incur at the closing. You will also receive a Closing Disclosure (CD) via secured eemail 3 days prior to closing. You will also receive instructions from your Title Company on how to wire these funds prior to closing.
The funds cover:

1. The balance of your down payment (subtract the earnest money you paid when your offer was accepted on the home)

2. Fees for other services including loan origination fees, tax and insurance escows, recording fees, transfer taxes and possible your owner's title policy.

At the closing, you will receive a formal settlement statement that details and documents the actual charges.

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GUIDING YOU HOME!

Toni Green

CLOSING COSTS EXPLAINED

When you apply for a loan, the lender is required to give you a good faith estimate of the costs associated with the loan. The costs of the following services should be described in that document. Costs usually range from 3% to 5% of the loan. The fees included in your cost may be some of the following:

- **SALES BROKER COMMISSION** – Typically, the seller will pay the REALTOR® a commission, which is based on a percentage of the sales price.
- **LOAN ORIGINATION FEE or POINTS** – This fee covers the lender's administrative costs. This fee is often expressed as a percentage of the loan and will vary by lender. The buyer may also choose to pay points in order to receive a loan with a lower interest rate.
- **CREDIT REPORT** – This fee covers the credit report that was ordered when you applied for the loan. Lenders often collect this fee when they take your loan application.
- **APPRAISAL** – An appraiser is hired by the lender, but paid by the buyer, to estimate the value of the home. The appraiser compares the property to others in the area and assesses the physical condition in order to determine the fair market value of the home. Lenders allow you to borrow a percentage of the value of the home. The appraisal helps the lender calculate the loan-to-value ratio (LTV).
- **INSPECTION FEES** – This fee covers the inspection ordered by the lender at your request.
- **MORTGAGE INSURANCE** - Your lender may require that you purchase mortgage insurance. At closing you may have to pay the mortgage insurance application fee as well as the first year's premium.
- **ASSUMPTION FEE** – If you are assuming the seller's existing loan, you will have to pay an assumption fee.
- **MORTGAGE BROKER FEE** – If you use a mortgage broker, you will pay his or her fee in closing.
- **INTEREST** - Your lender may require you to pay the per diem interest that will accrue from settlement date to the end of the calendar month.

- **TITLE SERVICES, SEARCH & INSURANCE** – The title is the paperwork that asserts ownership of the property. Your attorney will complete a title search to insure there are not any unknown owners of the property and to ascertain outstanding loans or liens on the property. You will pay for title insurance, possibly as part of the attorney fees, which protects your interests and rights as the new owner. The lender has a separate policy, but that does not you. The owner's policy will protect you against claims by others against your ownership of the new house. The title search and owner and lender's fees will show up on the HUD-1 form.

- **INSURANCE** – Beyond mortgage insurance, you will be required to come to the closing with a year's premium of hazard (or homeowners) insurance and flood insurance, if required.

- **ESCROW DEPOSITS** - You will make payments for certain services and taxes into an escrow account. These monies are held in an escrow account and are used by the lender to pay the property taxes and insurance premiums as they become due. The escrow account can hold money for hazard insurance, mortgage insurance, city and county property taxes.

- **TITLE CHARGES** – This fee includes title search, title examination and title insurance binder.

- **DOCUMENT PREPARATION** – Some lenders or title companies charge this fee to cover their cost of preparing the final legal documents.

- **NOTARY FEE** – This fee is charged for the licensed notary public who swears that the persons who signed the documents actually did.

- **ATTORNEY FEES** – The lender may require that you pay for your legal services. Sometimes the seller will contribute toward these costs.

- **REAL ESTATE TRANSFER TAX & MORTGAGE RECORDATION FEE** – These taxes, paid by the buyer or the seller, are for legally recording the new deed and mortgage. Fees depend on the government where the property is located.

- **SURVEY & OTHER INSPECTIONS –** You may have to pay other fees as required by the lender, such as a survey, pest inspection and lead-based paint inspection.

Tennessee Mortgage Closing Cost Calculator

To help you estimate what your closing costs will be…

http://mintrates.com/mortgage-closing-cost-calculator/tennessee/

WHAT IS TITLE INSURANCE?

You have signed a purchase agreement and are schedule for closing on the home of your dreams. While title insurance might seem like an afterthought, it's a crucial step you can't afford to overlook.

A title is the document that verifies your legal right to your new home. To make sure there are no past errors or legal entanglements that might affect your ownership rights, all properties are subjected to a title search before closing. Sometimes, however, a title problem will unexpectedly surface days or years later. If a problem does occur, you will be glad to have the protection of title insurance. There are two types: one that protects the lender (required) and one that protects you (optional).

Do not underestimate the importance of this coverage.

LENDER'S POLICY:

- ☐ mandatory for buyers to purchase
- ☐ protects the mortgage lender
- ☐ covers title defects, easement problems, judgements or liens
- ☐ remains in effect until the mortgage is paid off

OWNER'S POLICY:

- ☐ optional for buyer to purchase - but a small investment for peace of mind
- ☐ protects you, the buyer, against title defects, easement problems, judgements or liens
- ☐ pays for court costs and fees associated with claims, plus any other losses
- ☐ covers you and your heirs forever - even after you sell the property

POTENTIAL THREATS TO YOUR TITLE:

- ☐ sudden appearance of unknown heirs
- ☐ discovery of forgery, fraud or impersonation
- ☐ evidence of altered deeds
- ☐ discovery of unfiled or defecive legal documents
- ☐ liens for unpaid taxes or assessments

ENJOY YOUR NEW HOME
THE BEST IS YET TO COME

Now that the home is officially yours, the fun part begins. Do you need to hire a moving company, painter, plumber or any other professional? I can recommend a number of experienced and reliable contractors in the area to make sure life in your new home is off to a great start.

CRYE-LEIKE® **Home Services**

No one can serve you better than CRYE-LEIKE® Home Services network. Your dedicated Personal Service Coordinator will work with you to provide the information and services you need before, during and after your move. Through CRYE-LEIKE® Home Services you will receive a higher level of service and may receive savings for a variety of requests including, roofing & siding, moving companies, security systems, general contractors, lawn care/ landscaping, painters, heating & cooling, carpet cleaners, flooring, plumbing, carpentry, windows & doors, electricians, remodeling, window treatments and over 200 additional services.

Home Warranties

Home warranties are designed to insure the home buyer against budget-busting repairs of critical systems in your new home. It is important for the buyer to understand any limitations to their coverage and to call the home warranty company first if a repair is needed.

As an agent, I work largely by referral. If you would like your friends and family to experience the same customer service that I offered to you, please do not hesitate to refer them to me.

A FEW WORDS ABOUT FIDUCIARY RELATIONSHIPS

The type of relationship formed between a Sales Associate and his or her client whether buyer or seller) is called a fiduciary relationship. A fiduciary relationship is one based on trust because the Sales Associate owes the following duties to the client:

Loyalty

As your Buyer's Agent, I'm obligated to put your interests ahead of the seller's at all times. In return, you authorize me as your exclusive representative in your home-hunting and home-purchasing efforts.

Diligence

I promise to work hard on your behalf. You get my best efforts - 100% of the time.

Confidentiality

I will never divulge your negotiation strategies or financial secrets to a seller or seller's agent without your express written permission. Nor will I take advantage of that knowledge to benefit myself in any way.

Reasonable Care

I will take care to pay close attention to all the details of your transaction. Only by doing so can I assure you a smooth, stress-free home buying process.

Obedience

I promise to faithfully carry out all of your lawful instructions to me at all times, whether or not I agree with them.

Disclosure

I will inform you of any condition or circumstance that in my professional opinion could negatively affect your future enjoyment of your prospective new home. Examples of this include poor location, environmental risk factors or a home that is significantly overpriced for the market.

Accounting

I promise to protect your assets, including your earnest money, to the best of my ability.

YOU AND YOUR SALES ASSOCIATE

SALES ASSOCIATES DEPEND ON YOU

Sales Associates spend many hours holding houses open, researching financing alternatives, keeping abreast of the current market and market trends, and pursuing continuing education studies. All of this activity (and much more) is done with a desire and a dedication to earn the loyalty of clients and build a reputation for efficient, friendly and professional service. Each Associate's success depends on referrals, recommendations and repeat business.

The CRYE-LEIKE® Associate you choose can give you information about any property on the market, even when the sign in the yard belongs to another company. You only need one Sales Associate to help you find the home of your dreams.

SALES ASSOCIATES ARE SELF-EMPLOYED

Self-employed means that a Sales Associate does not receive a salary, a company car, an expense account, vacation pay, insurance, or retirement benefits, etc. In addition to these expenses, the Associate also pays license fees, Multiple Listing Service fees and annual membership dues to local, state, and national REALTOR® associations if required by their state of practice.

Each CRYE-LEIKE® Associate has a contractual agreement with CRYE-LEIKE® Real Estate Services. This agreement states that the individual may list and sell real estate as an Independent Contractor representing CRYE-LEIKE® Real Estate Services.

BUYER BROKERAGE FEES -

At the time of closing, after all the work has been completed to the satisfaction of everyone concerned, the real estate commission is due to your agent. The buyer fee may be funded in several ways -

1. Buyer funds the entire fee.
2. Buyer funds a portion of the fee and another party funds the balance.
3. Another party funds the entire fee.

   Other parties able to fund the fee : Sellers, Family gifts, Lender credits, Federal, state, or private closing cost assistance programs.

Each member of the CRYE-LEIKE® Team is dedicated to giving each client (past, present and future) the very best service. They exemplify the professionalism you've come to expect when you work with CRYE-LEIKE® - Ranked #4 in the Nation and #1 in Tennessee.

CRYE-LEIKE®
REAL ESTATE SERVICES

BUYER TESTIMONIALS

Toni Green was fantastic. She was diligent, informed, and thorough. Toni was very gracious with her time and made sure I had all the information I needed to make a good decision. On top of all that she was always delightful to deal with. I can not recommend a Real Estate Professional more than I would Toni.

Richard Dorsey

I can't express enough how amazing it has been to work with Toni in our journey of buying our home here in Cordova TN. I called Toni to inquire about one of her listings as we were moving from Arizona in the midst of having a baby due soon after our move date. I had not selected a realtor to represent us and she was so responsive to our needs and worked equally and ethically on behalf of both the sellers and us the buyers in our real estate purchase. She advocated for us and kept us on schedule with all of the steps to closing including appraisal inspections etc.. she was quick to obtain answers to our questions regarding the home and provided us opportunities to do virtual walk-throughs with her. We also had previous home owners that were so amazing and obviously caring people. Our entire experience of purchasing the home was nearly stress free which said a lot, moving across the country. When it came time for our move we had so much support from Toni and the prior home owner. Unfortunately the low stress of moving turned to a very stressful situation when the moving company we selected loaded up our entire belongings and provided us a 4 day turn around time for delivery to our new home. We soon discovered we were in the midst of a scam and hostage situation with the moving company not delivering on their commitment and extending our delivery time to up to 30 days. Well, as you can imagine, moving into a new empty home in a new state with 3 days worth of clothes and a baby due in a few weeks was very stressful. All of our belongings including the baby's things were on this truck. We considered renting an Airbnb in the interim but we also had our dogs and it would have cost more than we had planned to pay. We reached out to Toni to see if she knew of anyone that did short term rentals. She was so amazing and called the original home owners as well as some of her local contacts for assistance. She let us know that the home owner had some items they were going to leave in the home for us including a bed. She also offered to bring bedding, kitchen items, groceries, table and chairs etc to assist us. We've never experienced such amazing kindness and a sense of community. We can't express enough how grateful we have been to Toni for all of her amazing support and kindness. We highly recommend her and wish her all the blessings life has to offer. Thank you so much Toni!!

Jennifer Thomas

BUYER TESTIMONIALS

Toni was by far the best Realtor I have worked with in my 44 years on planet Earth :) Her work ethic, attention to detail, tenacity, and drive are out of this world. She truly cares about her clients and treats them as if they are family and does whatever it takes so that they are taken care of in the utmost professional manner. She spent time with us outside of showing houses and we have really developed a close friendship over this time. I couldn't say enough kind words about her. She is topnotch and I will never use anyone else as long as she is in this business. You have a good one, hold on to her!!

Jessica VanEyck

Toni was truly my guardian angel throughout this whole process. From start to finish, she took time to educate me, hear my concerns, offer feedback, reassure me—and honestly, care for me like she was my own mother. Whether you're a first-time home buyer, like me, or you've been through highs and lows of homeownership before—I think everyone needs a Toni Green to get them to the finish line.

Shelby Smith

Beth and I give Toni 5+ Stars. Toni was AMAZING to work with in every aspect and through every turn throughout selling and purchasing our homes. She took the time to get to know and understand us and what was important for our family. She was very patient and honest with us throughout the entire experience. Toni always went above and beyond from long conversations to preparing information needed to make important decisions in both purchasing and selling our homes. Toni is a true professional that is very knowledgeable, honest and ethical that we trust 1 million percent. I honestly can not say enough good things about Toni as an agent and person.....she is the BEST!!!!

Beth & Peter Lucchesi

GLOSSARY

CRYE-LEIKE®
REAL ESTATE SERVICES

Adjustable-Rate Mortgage (ARM): A loan characterized by a fluctuating interest rate, usually one tied to a bank or savings and loan association cost-of-funds index.

Agent: Like brokers, real estate agents (REALTORS®, sales associates, licensees, etc.) are trained and licensed to conduct real estate transactions. Agents, however, must operate under the supervision of a broker, and their training is not as extensive.

Amortized loan: A loan in which the principal as well as the interest is payable in monthly or other periodic installments over the term of the loan.

Appraisal: An estimate of the quantity, quality or value of something. The process through which conclusions of property value are obtained; also refers to the report that sets forth the process of estimation and conclusion of value.

Appreciation: An increase in the worth of value of a property due to economic or related causes, which may prove to be either temporary or permanent; opposite of depreciation.

Assessed value: The valuation placed upon property by a public tax assessor for the purposes of taxation.

Broker: A real estate broker is a person licensed to carry out real estate transactions and receive a fee for these activities.

Brokerage: The bringing together of parties interested in making a real estate transaction.

Chain of title: The succession of conveyances, from some accepted starting point, whereby the present holder of real property derives title.

Closing: The occasion when a sale is finalized; the buyer signs the mortgage and closing costs are paid.

Closing agent: Presides over the closing; works on the buyer's behalf to transfer title and ownership from the seller to the buyer.

Closing costs: Expenses (over and above the price of the property) incurred by buyers and sellers in transferring ownership of a property.

Closing statement: A detailed cash accounting of a real estate transaction showing all cash received, all charges and credits made and all cash paid out in the transaction.

Cloud on title: Any document, claim, unreleased lien or encumbrance that may impair the title to real property or make the title doubtful; usually revealed by a title search and removed by either a quitclaim deed or suit to quiet title.

Collateral: Property pledged as security for a debt, such as the real estate pledged as security for a mortgage.

Commission: Payment to a broker for services rendered, such as in the sale or purchase of real property; usually a percentage of the selling price of the property.

Competitive Market Analysis (CMA): A comparison of the prices of recently sold homes that are similar to a seller's home in terms of location, style and amenities.

Contingency: A condition that must be met before a contract is legally binding.

Conventional loan: A loan that requires no insurance or guarantee.

Counteroffer: A new offer made in response to an offer received. It has the effect of rejecting the original offer which cannot be accepted thereafter unless revived by the offeror.

Debt-to-income ratio: The ratio used to qualify potential borrowers for a loan. Compares total monthly housing expense and other debt with total monthly income.

Deed: A written instrument that, when executed and delivered, conveys title to or an interest in real estate.

Default: Failure to make mortgage payments on a timely basis or to comply with other conditions of the mortgage.

Discount point: A unit of measurement used for various loan charges; one point equals one percent of the amount of the loan.

Down payment investment: Part of the purchase price which the buyer pays in cash and does not finance with a mortgage.

Earnest money: Money deposited by a buyer under the terms of a contract, to be forfeited if the buyer defaults but applied to the purchase price if the sale is closed.

Easement: A right to use the land of another for a specific purpose, such as for a right-of-way or utilities.

Equity: The interest or value that an owner has in property over and above any indebtedness.

Escrow account: The trust account established by a broker under the provisions of the license law for the purpose of holding funds on behalf of the broker's principal or some other person until the consummation or termination of a transaction.

Evidence of title: Proof of ownership of property; commonly a certificate of title, an abstract of title with lawyer's opinion or title insurance.

Federal Housing Administration (FHA) Loan: A loan insured by the Federal Housing Administration and made by an approved lender in accordance with the FHA's regulations.

Foreclosure: A legal procedure whereby property used as security for a debt is sold to satisfy the debt in the event of default in payment of the mortgage not or default of other terms in the mortgage document. The foreclosure procedure brings the rights of all parties to a conclusion and passes the title in the mortgaged property to either the holder of the mortgage or a third party who may purchase the realty at the foreclosure sale.

Homeowner's insurance policy: A standardized package insurance policy that covers a residential real estate owner against financial loss from fire, theft, public liability and other common risks.

GLOSSARY

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Housing expense ratio: The relationship between the monthly payments made for housing costs and monthly income.

HUD 1 Statement: An itemized statement of all charges that will be collected at closing, whether they are required by the lender or a third party.

Leverage: The use of borrowed money to finance an investment.

Lien: The right given by law to certain creditors to have their debts paid out of the property of a defaulting debtor, usually by means of a court sale.

Limited agency: Representing both parties in a transaction where both parties agree to it.

Loan origination fee: A fee charged to the borrower by the lender for making a mortgage loan. The fee is usually computed as a percentage of the loan amount.

Loan-to-value ratio: The relationship between the amount of the mortgage loan and the value of the real estate being pledged as collateral.

Mortgage: A conditional transfer or pledge of real estate as security for the payment of a debt. Also, the document creating a mortgage lien.

Mortgage lien: A lien or charge on the property of a borrower that secures the underlying debt obligations.

Broker's Listing Cooperative (BLC): A marketing organization composed of member brokers who agree to share their listing agreements with one another in the hope of procuring ready, willing and able buyers for their properties more quickly than they could on their own.

Negative amortization: Payment terms under which the borrower's monthly payments do not cover the interest due; as a result, the loan balance increases.

Payment cap: The limit on the amount the monthly payment can be increased on an adjustable-rate mortgage when the interest rate is adjusted.

Prepaid items: On a closing statement, items that have been paid in advance by the seller, such as insurance premiums and some real estate taxes, for which he or she must be reimbursed by the buyer.

Prepayment penalty: A charge imposed on a borrower who pays off the loan principal early. This penalty compensates the lender for interest and other charges that would otherwise be lost.

Principal: The original amount (as in a loan) of the total due and payable at a certain date.

Private Mortgage Insurance (PMI): Insurance provided by private carrier that protects a lender against a loss in the event of a foreclosure or deficiency.

Prorations: Expenses, either prepaid or paid in arrears, that are divided or distributed between buyer and seller at closing.

Rate cap: The limit on the amount the interest rate can be increased at each adjustment period in an adjustable-rate loan. The cap may also set the maximum interest rate that can be charge during the life of the loan.

Real estate: Land; a portion of the earth's surface extending downward to the center of the earth and upward indefinitely into space, including all things permanently attached to it, whether naturally or artificially.

Realtist: Members of the National Association of Real Estate Brokers use the term Realtist.

REALTOR®: Members of the National Association of REALTORS® use the term REALTOR.

Survey: The process by which boundaries are measured and land areas are determined; the on-site measurement of lot lines, dimensions and position of a house on a lot, including the determination of any existing encroachments or easements. Surveys prepared from public records are called location surveys. Surveys prepared on-site by a professional surveyor are called stake surveys.

Title: (1) The right to or ownership of land. (2) The evidence of ownership of land.

Title insurance: A policy insuring the owner or borrower against loss by reason of defects in the title to a parcel of real estate, other than encumbrances, defects and matters specifically excluded by the policy.

Veterans Affairs (VA) loan: A mortgage loan on approved property made to a qualified veteran by an authorized lender and guaranteed by the Department of Veterans Affairs in order to limit the lender's possible loss.

Zoning: The division of a city or county by legislative regulations into areas (zones), specifying the uses allowable for the property in those areas. Buyers are encouraged to investigate any zoning issues directly with the appropriate city or county division.

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