



BUYER'S GUIDE

Dedicated to delivering
SUCCESSFUL RESULTS
with Exceptional Service



JENNIFER BELL HUGHES

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REALTY_{LLC}

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My family and I have lived in the Nashville area for many years. We are happily settled and couldn't imagine calling anywhere else home. We enjoy the city's many diverse neighborhoods, the fabulous outdoor activities, the climate, and the sweet and relaxed Southern charm. The secret is out – Middle Tennessee is THE place to be! So many people have visited our fine city and fallen in love. I enjoy showing off this beautiful town and it's abundant Real Estate Opportunities.

I believe my greatest strengths are in my attention to detail, my constant communication with clients, and my willingness to go above and beyond in order to earn your business and referrals for life. With so much information readily available online, the following is how I can add value to your real estate transaction and truly be your advocate in the most significant purchase or sale you will ever make:

- Full-time, Experienced Realtor
- Accredited Staging Professional
- Insider Industry Leads
- Contract Expertise
- Local Neighborhood/School Information
- Knowledge of Market Conditions
- Affiliations and Networking
- Integrity and Honesty
- Step by Step Guidance from Contract to Close
- Professional Negotiator
- Trusted Advisor and Advocate
- Responsive and Accessible

If you are considering buying or selling a home, it would be my pleasure to assist you!

All my best,

Jennifer Bell Hughes

Realtor®

Member, National Association of Realtors

Member, Tennessee Association of Realtors

Member, Greater Nashville Association of Realtors

Bay Group Member, Certified Situational Sales Negotiation Expert

ASP, Accredited Staging Professional

IASP, International Accredited Home Staging Professional

RCS-D™ | Real Estate Collaboration Specialist - Divorce™

B.S., University of North Carolina at Greensboro



The to buying.



The Key to Buying

DID YOU KNOW IT COSTS YOU NOTHING TO HAVE A BUYER'S AGENT? YES, MY SERVICES ARE FREE TO YOU!

When you are ready to look for a new home or an investment property, I offer much more than just opening a few doors in the hope that you like what you see. I will provide thorough investigative reports on the property of interest by digging deep and finding out everything I can on a property I make sure it meets your wants and needs. I have been trained in Situational Sales Negotiation. These skills will help in obtaining better contract terms for you. All of this will add value to partnering with me.

DID YOU KNOW THAT BUILDERS PREFER THAT YOU WORK WITH YOUR OWN AGENT AND THERE ARE NO COST SAVNGS FOR YOU IF YOU REPRESENT YOURSELF?

If you choose to build, I can help with this as well. Please remember that **YOU NEED REPRESENTATION WHEN WORKING WITH BUILDERS. REMEMBER IT COST YOU NOTHING TO HAVE A REALTOR REPRESENT YOU WITH NEW CONSTRUCTION.** The Builder's agent is working for the Builder as the selling agent, not you. The majority of builders prefer you have a Realtor. I will be with you through the entire process and offer my time and feedback at every meeting. Offering another set of eyes with experience in these very important details is why I am your partner and best advocate. My ultimate goal is to make your Real Estate experience satisfying, stress free, and enjoyable.

COMMUNICATION is yet another key component in making any Real Estate transaction successful. After we have found your new home, submitted an offer, negotiated terms, and have a signed contract, my job as a Realtor comes into full swing. Contract timelines, inspections, appraisals, and repairs are just a few details that are specific and have to be properly managed. I will manage these items for you and have a team that will assist to ensure proper compliance.

I become your Partner and best **ADVOCATE** as your agent. I have an honest and direct approach with my clients and the people I work with. Real Estate dealings are both business and emotional decisions and sometimes, the largest investment a family will ever make. I take those decisions seriously and provide the best support for my clients.

WHEN YOU DECIDE TO PARTNER WITH ME, WE WILL SET GOALS, MAKE A PLAN, AND STAY THE COURSE TO GET THE JOB DONE RIGHT AND ON TIME.

Why do you need Jennifer Bell Hughes as your buyer's agent for your new home?

YOU NEED A CONNECTOR!

JENNIFER IS ONE OF THE TOP AFFILIATE BROKERS IN MIDDLE TN.

IT COSTS YOU NO MONEY TO USE A BUYER'S AGENT, EVEN WITH NEW CONSTRUCTION.

IT SAVES YOU TIME AND MONEY TO USE A BUYER'S AGENT.

YOU NEED AN ADVOCATE IN THE BUYING AND BUILDING PROCESS.

PROFESSIONAL MARKET ANALYSIS SO YOU DON'T OVERPAY FOR A PROPERTY.



Jennifer Bell Hughes is a real estate professional with Benchmark Realty, LLC in Brentwood, Tennessee. She is passionate about real estate, design, and sales. She has worked alongside some of the the top realtors over the past few years. Her dedication has proven to her colleagues as well as her clients that she is an outstanding and professional Realtor. Her experience and past sales training has led her to where she is today – one of the top Affiliate Brokers in Middle Tennessee.

Holding a certificate in Situational Sales Negotiation, Jennifer is an excellent intermediary. She is an Accredited Staging Professional® and a member of the Greater Nashville Association of REALTORS®. She is always networking and stays on top of today's fast moving real estate trends.

Jennifer's goal is to make the process of finding your dream home as smooth as possible. She will listen to your requests and work through any concerns to help you achieve your real estate goals.

AFFILIATIONS

Member of Greater Nashville Association of REALTORS®

Member of Tennessee Association of REALTORS®

Member of National Association of REALTORS®

Accredited Staging Professional®

International Association of Home Staging Professionals®

RCS-D™ | Real Estate Collaboration Specialist - Divorce™



Pledge of Performance

- Area Orientation Tour
- Comparable Market Analysis
- Multiple Listing Service
- Listing Syndication
- Ongoing Communication
- Professional Photography
- Professional Marketing Services
- Professional Staging Services
- Interior Design Services
- Mortgage and Title Services
- New Construction Expertise
- Custom Builder Relationships
- Relocation Counseling
- Temporary Living Assistance
- Cost of Living Reports
- City Cost of Living Comparison Analysis
- Vendor List

MY PLEDGE *of Service to You*

I will work for you as your full-time Professional Realtor®. My goal is to provide unsurpassed service in assisting you in purchasing your new home at a fair market price, in the shortest amount of time, with the least inconvenience. I will use my experience and expertise to make this a smooth and pleasant transaction.

I will formulate a plan designed to translate what you **want** into what you **receive**.

I am confident in my abilities and commitment to service to find your next home.

Jennifer Bell Hughes



Nashville
tennessee

Relocation

I welcome the opportunity to meet with you and explain how I can assist in your Relocation needs. Just a few of the services we offer to help you and your family make the move to the Middle TN area:

- Relocation Counseling
- Area Orientation Tour
- Map Guide-Relocation Sites
- Single-family Move Management
- Group Corporate Move Management
- International Service for Expatriate Employees
- Home Finding Assistance
- Rental Assistance
- Mortgage Assistance
- Closing Assistance
- Cost of Living Reports
- City Comparison Analysis/Cost of Living Comparison
- Assistance in selling your current home and much, much more!

MIDDLE TENNESSEE IS THE PLACE TO BE.

Nashville has exploded in popularity. The current market trends and data show Nashville and its surrounding areas are due for an influx of new jobs and relocations. Companies are hiring and businesses are thriving. Williamson County is ranked among the top 5 in job growth. According to the Tennessean, as our local economy grows, so does the real estate market and the demand for homes. More than 100 people are moving to Middle Tennessee DAILY.

According to Forbes magazine, "The nation's eye has turned to this Heartland city as one of the most promising places to live and work." In the last few years, Nashville has been ranked #3 by CNN as a "City Where Startups Thrive," and also #3 in Travel + Leisure's "America's Best Cities." The city's friendly locals, good food, affordability, job potential, safety and cleanliness are often cited factors in ranking Nashville on lists such as "Cities Getting Smarter the Fastest" and "Top 10 Budget Destinations for 2013."

Why choose Middle Tennessee?

The area has strengths in all facets of community life and well-being, including:

- Diverse, welcoming community
- Excellent public schools
- Unique, affordable residential properties
- Abundant parks, waterways and recreational areas
- Thriving cultural base
- A national hub for health care
- No individual income tax
- Diverse higher education institutions
- Seasonal climate
- Well educated and highly skilled workforce
- Tremendous quality of life
- Consistent economic growth
- Bloomberg ranked Nashville as a Top Ten American Boomtown

Source: WilliamsonChamber.com

FOR SALE BY OWNER

Homeowners trying to sell their home are usually doing so in hopes of saving REALTOR® fees.

Often times, a homeowner selling their own home will work with a Buyer's REALTOR®, even though the home is not "listed", if the agent introduces the buyer to the property.

Should you see a FSBO (and want the advantages of our full range of services), please allow me to contact the owner and set the appointment.

NEW CONSTRUCTION

I work with builders, developers and onsite agents in new construction and can get all the information you need to make a decision. It is important that I accompany you to the new development on your initial visit. If for any reason we cannot go together, please inform the onsite agent during your initial visit that we are working together.

By letting me represent you with new construction, you will have someone in your "court" representing you and your best interest throughout the transaction.

You'll get more, but you won't pay more!

Pre-Approval

PRE-QUALIFYING WILL HELP YOU BECAUSE...

- 1** It gives you a payment range so you won't waste time considering homes you cannot afford.
- 2** A seller may choose to make concessions if they know that your financing is secured. This may make your offer more competitive.
- 3** You can select the best loan package without being under pressure.

3 FACTORS THAT AFFECT HOW MUCH YOU CAN AFFORD:

- 1 THE DOWN PAYMENT**
Most loans today require a down payment of between 3% and 5%. If you are able to come up with a 20-25% down payment, you may be eligible to take advantage of additional loan programs and eliminate mortgage insurance (PMI).
- 2 YOUR ABILITY TO QUALIFY FOR A MORTGAGE**
Most lenders require that your monthly payment be between 25-28% of your gross monthly income. Your mortgage payment to the lender includes the following items:
 - The principal on the loan (P)
 - Interest on the loan (I)
 - Property Taxes (T)
 - Homeowner Insurance (I)Your total monthly PITI and all debts (credit card, car loans, etc) should range between 33-38% of your gross monthly income. These key factors determine your ability to secure a home loan: Credit Report, Assets, Income and Property Value.
- 3 THE CLOSING COSTS ASSOCIATED WITH YOUR TRANSACTION**
You will be required to pay fees for loan processing and other closing costs. These fees must be paid in full at the final settlement, unless you are able to include them in your financing. Typically, total closing costs will range between 2-3% of your mortgage loan.

TOP TEN THINGS TO AVOID WHEN APPLYING FOR A REAL ESTATE LOAN

- 1** Changing or quitting jobs or becoming self-employed.
- 2** Buying a new car.
- 3** Excessive credit card use or delinquent accounts.
- 4** Spending money you have set aside for closing.
- 5** Omitting debts or liabilities from your loan application.
- 6** Buying furniture.
- 7** Originating any inquiries into your credit.
- 8** Making non-payroll deposits without first checking with your loan officer.
- 9** Changing bank accounts.
- 10** Co-signing a loan for anyone.



Up-Front Fees

Your lender will provide you with a "Closing Cost Estimate" that should, based on the terms of your loan, outline your closing costs, estimated monthly payment and down payment required, if any.

Most monetary items will be paid at closing. However, there are certain costs, when purchasing a home, that will need to be paid "up-front."

APPRAISAL FEE

If requiring a mortgage, lenders may ask for the appraisal fee before closing, in order to secure your appraisal for loan approval. Fees will range from \$300-500 (estimated), depending on your lender and/or appraiser.

INSPECTIONS

All inspections requested by the buyer will need to be paid at the time of the inspection. Estimated home inspection fees range from \$250-600, depending on the size and general condition of the home. Septic system, radon, termite, mold and structural inspections will incur additional charges over and above the "basic" home inspection. Pricing will vary.

HOMEOWNER'S INSURANCE

Most lenders and insurance companies will ask for one year's homeowner's insurance paid in full before the closing. Rates will vary, depending on the value, location and type of home.

Recommended Inspections for Buyers

DATE: _____ **BUYER(S):** _____

PROPERTY ADDRESS: _____

	CIRCLE ONE	DATE	SERVICE PROVIDER
General Home Inspection	No Yes	_____	_____
Heat and Air Inspection	No Yes	_____	_____
Chimney Inspection	No Yes	_____	_____
Structural Inspection	No Yes	_____	_____
Plumbing Inspection	No Yes	_____	_____
Electrical Inspection	No Yes	_____	_____
Roof Inspection	No Yes	_____	_____
Termite Inspection	No Yes	_____	_____
Radon Inspection	No Yes	_____	_____
Lead Paint Inspection	No Yes	_____	_____
Mold Inspection	No Yes	_____	_____
Sewer Verification Inspection	No Yes	_____	_____
Synthetic Stucco (EIFS) Insp.	No Yes	_____	_____
Square Footage Inspection	No Yes	_____	_____
Appraisal (for CASH sale)	No Yes	_____	_____
Home Warranty Program	No Yes	_____	_____
Owner's Title Insurance	No Yes	_____	_____
Lawn Irrigation Inspection	No Yes	_____	_____
Pool Inspection	No Yes	_____	_____
Hot Tub Inspection	No Yes	_____	_____
Elevator Inspection	No Yes	_____	_____
Mortgage Loan Inspection	No Yes	_____	_____
Boundary Line Survey	No Yes	_____	_____
Soils Test (for vacant land)	No Yes	_____	_____
Perk Test (for septic tank)	No Yes	_____	_____

BUYER(S) SIGNATURE: _____ **DATE:** _____

Utility Companies

ELECTRIC COMPANIES

Middle Tennessee Electric
2156 Edward Curd Lane
Franklin, TN 37064
615-794-3561

Nashville Electric Service
1214 Church Street
Nashville, TN 37203
615-736-6900

Columbia Power & Water
201 Pickens Lane
P.O. Box 379
Columbia, TN 38402-0379
931-388-4833

Middle Tennessee Electric
1475 N. Mt. Juliet Road
Mt. Juliet, TN 37122
877-777-9020

GAS COMPANIES

Piedmont Natural Gas
800-752-7504

Atmos Energy
810 Crescent Center Dr, Ste 60
Franklin, TN 37064
888-824-3434

Middle TN Natural Gas
1036 West Broad Street
Smithville, TN 37166
615-597-4300

CABLE TV COMPANIES

United Cable
120 Taylor Street
Chapel Hill, TN 37034
(800) 779-2227

Comcast Cable
660 Mainstream Drive
Nashville, TN 37228
615-244-5900

Charter Cable
Wilson Co. 615-444-2288
Maury Co. 888-787-6660

Direct TV
855-448-3473
DISH Network
888-610-2814

WATER COMPANIES

Brentwood Water
5211 Maryland Way
Brentwood, TN 37027
615-371-0080

City of Franklin Water
City Hall Mall, Public Square
Franklin, TN 37064
615-794-4572

City of Spring Hill Utility
199 Town Center Pkwy
P.O. Box 789
Spring Hill, TN 37174
931-486-2252

Columbia Power & Water
201 Pickens Lane
P.O. Box 379
Columbia, TN 38402-0379
931-388-4833

Fairview Water
City Hall
Fairview, TN 37062
615-799-2484

Harpeth Valley Utility
District
P.O. Box 319
Nashville, TN 37221
615-352-7076

HB&TS Utility District
2000 Columbia Avenue
Franklin, TN 37064
615-794-7796

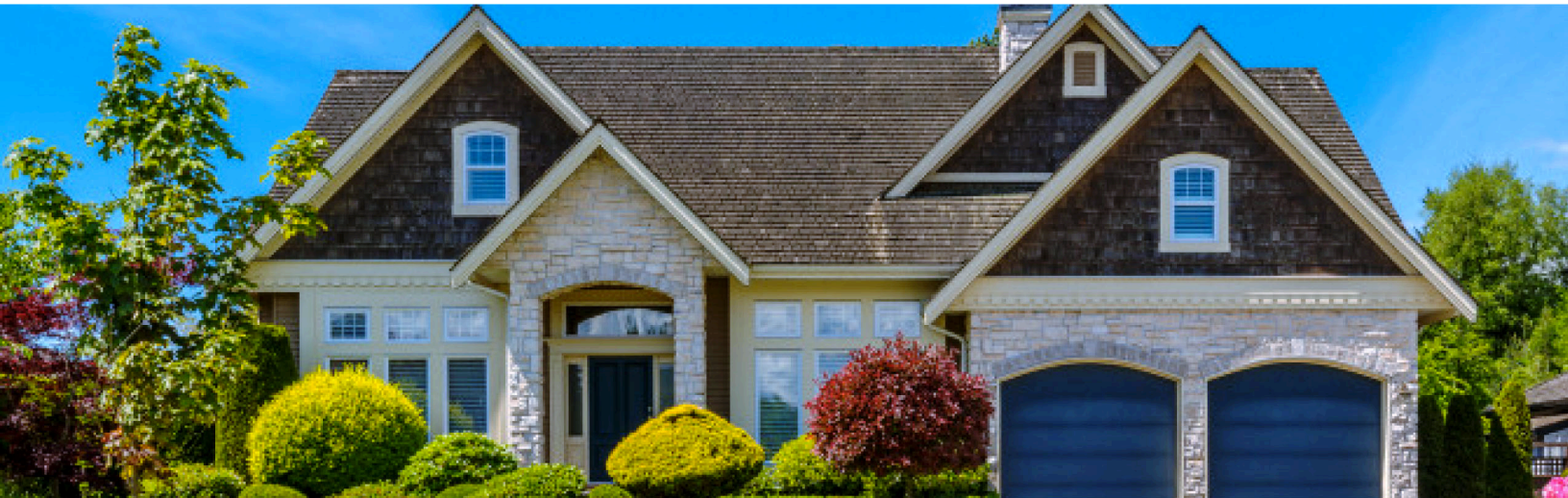
Mallory Valley Utility District
465 Duke Drive
Franklin, TN 37067
615-628-0237

Metro Water
1700 Third Avenue, North
Nashville, TN 37208
615-862-4600

Milcrofton Utility District
6333 Arno Road
Franklin, TN 37064
615-794-5947

Nolensville—N/CG Utility
2000 Johnson Industrial
Blvd
Nolensville, TN 37135
615-776-2511

Wilson Co. Water Authority
680 Maddox-Simpson Pkwy
Lebanon, TN 37090
615-449-2951



Closing on Your Home

1 THE CLOSING TABLE

A “closing” is where you and I meet with a representative from the lending institution and a representative from the title company, in order to transfer the property title. Most often in Tennessee, this will not include the Seller as we close at separate locations, often on the same day.

2 THE CONTRACT

The purchase agreement or contract you signed describes the property, states the purchase price and terms, sets forth the method of payment, and sets the date when the “closing” or actual transfer of the property title and keys will occur.

3 THE FINANCING

If financing the property, your lender will require you to sign a promissory note as evidence that you are personally responsible for repaying the loan. You will also sign a mortgage or deed of trust on the property as security to the lender for the loan. The mortgage or deed of trust gives the lender the right to sell the property if you fail to make the payments.

4 THE TITLE INSURANCE

Before you exchange these papers, the property may be surveyed, appraised, or inspected, and the ownership of title will be checked in county and court records. Title Insurance, insurance against loss due to an unknown defect in a title or interest in real estate, is typically paid by the seller.

5 THE CLOSING COSTS

At closing, you will be required to pay all fees and closing costs in the form of “guaranteed funds” such as a Cashier’s Check or wire transfer. Your lender or escrow office will notify you of the exact amount.



I OFFER A COMPLIMENTARY DESIGN CONSULTATION FOR ALL MY CLIENTS.

My effort doesn't stop at finding your new home, but extends well after you have moved in. I want you to love the space you will create in your home. I have owned my own Interior Design business for the past few years and enjoy integrating my passion for design into my real estate career.



BELL HUGHES
HOMES