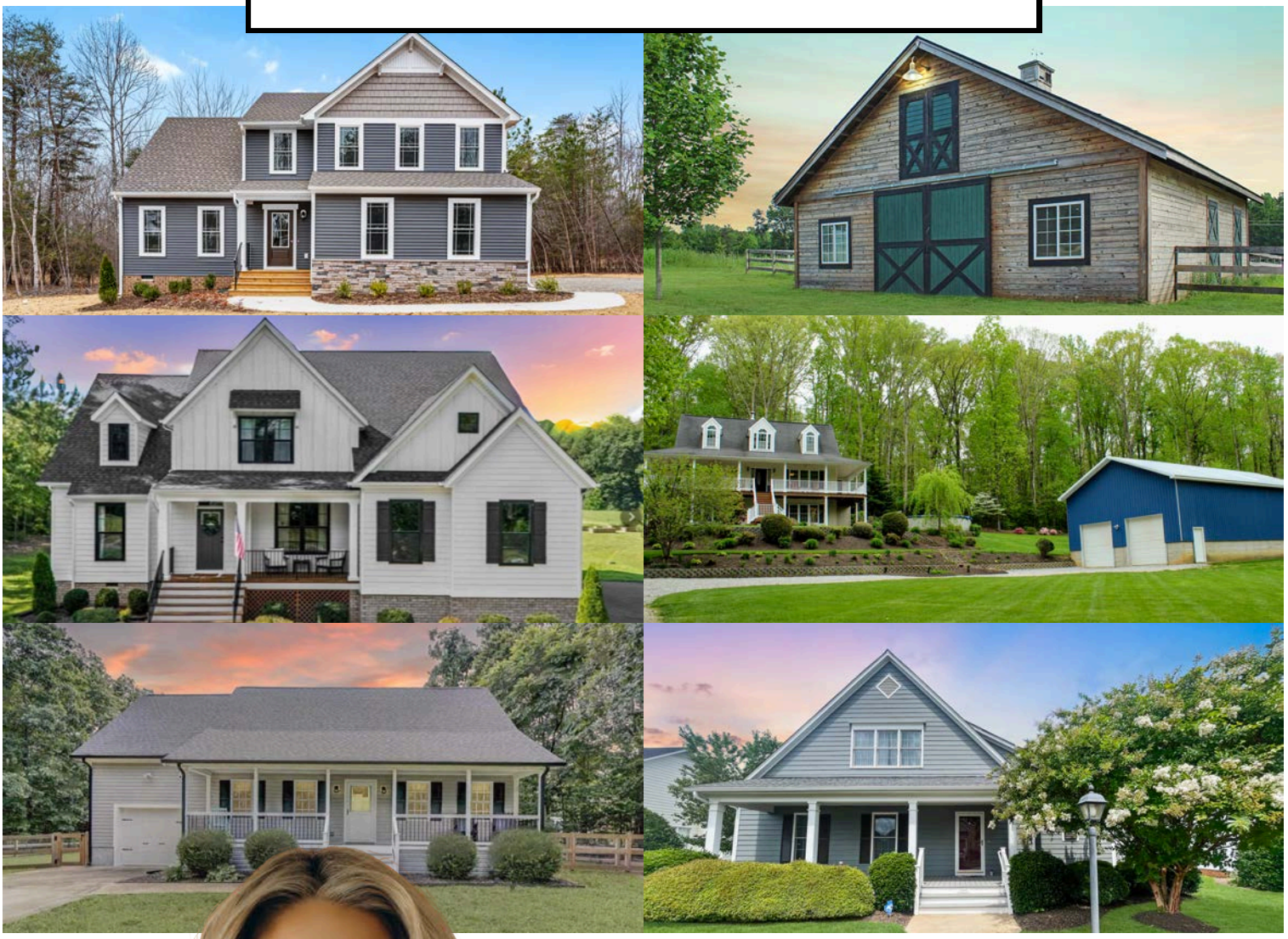
THE INSIDER GUIDE TO

BUYING YOUR HOME

BE PREPARED EVERY STEP OF THE WAY





BAYLEE NUNNALLY

REAL ESTATE AGENT

804-356-4220

shop local. real estate local.

VILLAGE CONCEPTS REALTY GROUP

follow me:

hey there,

NICE TO MEET YOU

AS A TOP 40 UNDER 40 & ONE OF THE TOP 500 REAL ESTATE AGENTS IN CENTRAL VIRGINIA, I TAKE PRIDE IN PROVIDING EXCEPTIONAL SERVICE IN RESIDENTIAL, LAND, AND COMMERCIAL PROPERTY SALES. WITH OVER 7,000 AGENTS IN THE REGION, EARNING THIS RANKING IS A TESTAMENT TO MY DEDICATION, MARKET EXPERTISE, AND COMMITMENT TO DELIVERING THE BEST RESULTS FOR MY CLIENTS.

I AM A **LONGWOOD UNIVERSITY** GRADUATE AND A CERTIFIED ACCREDITED BUYER'S AGENT **(ABR®)**, BRINGING YEARS OF CUSTOMER SERVICE AND SALES EXPERIENCE TO EVERY TRANSACTION. WHETHER HELPING FIRST-TIME HOMEBUYERS, SEASONED INVESTORS, OR SELLERS LOOKING TO MAXIMIZE THEIR PROPERTY'S VALUE, I PROVIDE EXPERT GUIDANCE AND A SEAMLESS EXPERIENCE.

BORN AND RAISED IN **POWHATAN**, I HAVE A DEEP LOVE FOR THIS COMMUNITY. AS AN ECONOMIC DEVELOPMENT AMBASSADOR, I ACTIVELY SUPPORT **LOCAL BUSINESSES** AND ECONOMIC GROWTH, AND I ALSO SERVE ON THE EXECUTIVE BOARD OF THE POWHATAN LIONS CLUB, WHERE I ENJOY GIVING BACK THROUGH SERVICE.

MY PASSION FOR REAL ESTATE, STRONG WORK ETHIC, AND DEDICATION TO MY CLIENTS SET ME APART. WHETHER YOU'RE BUYING, SELLING, OR INVESTING, I AM HERE TO HELP YOU NAVIGATE THE PROCESS WITH **CONFIDENCE** AND SUCCESS.



WHO YOU CHOOSE TO WORK FOR YOU MATTERS

COMMUNICATION

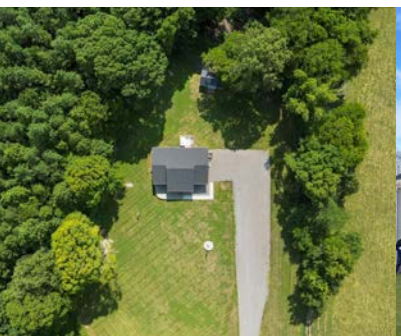
CHOOSE A REALTOR THAT WILL PICK UP THE PHONE AND KNOW THE INS AND OUTS OF YOUR JOURNEY.
I HEAR AN ABUNDANCE OF COMPLAINTS FROM CLIENTS OF MINE WHO USED A PAST REALTOR THAT NEVER ANSWERED THE PHONE OR WOULD ONLY ANSWER AT ODD TIMES OF THE DAY.
YOU ARE MY PRIORITY FROM THE VERY BEGINNING TO THE VERY END & EVEN AFTERWARDS WHEN YOU ARE NAVIGATING HOME OWNERSHIP.

RELATIONSHIPS

FROM SPENDING YEARS IN THE BUSINESS AND RENOVATING MY OWN HOME, I HAVE COMPILED A LIST OF TRUSTED CONTRACTORS FOR MOST ANY PROJECT YOU CAN THINK OF.
WHEN I REFER A BUSINESS TO YOU,
I HAVE SEEN THEIR WORK PERSONALLY AND MAY HAVE EVEN USED THEM IN MY OWN HOME.

ETHICS

AFTER YEARS IN THE BUSINESS, IT IS QUICK TO SEE HOW MANY REALTORS ARE ONLY IN IT FOR THE MONEY AND WILL NEVER LOSE AN OUNCE OF SLEEP OVER THEIR WORK. I DO NOT IDENTIFY AS ONE OF THOSE. I WILL WORK FOR YOU HONESTLY AND WITH INTEGRITY. I AM PROUD OF THE NAME I HAVE BUILT FOR MYSELF AND WILL NOT TARNISH IT, NOR DO I EVER WANT TO BE REMEMBERED IN A NEGATIVE LIGHT.






The Home Buying Process

1

Buyer Consultation:
Meet with your Realtor® & discuss the current market conditions of your desired areas! This is a great time to make the “Must-Have” list with your agent & learn why you need a Buyer’s Agent.

2

Financing:
Connect with your chosen Local Lender to determine your price range & loan type. Your Realtor® should have some great references they have worked with before! Your agent with suggested lenders!

3

Setting up your Home Search:
Your agent will set you up via email on a customized search in our MLS database that matches your criteria. We get to start seeing homes at this stage!

4

Writing an Offer + Negotiations:
Your Realtor® will carefully review the Purchase Agreement + Additional Forms with you and write out the terms you are offering to the seller. Each offer is different, so always ask questions during this stage! We will discuss any contingencies during this stage too!

5

Under Contract:
Once all parties have signed a contract, we are ratified and the property is pending! Your team does a lot of behind the scenes work here before closing!

6

EMD:
Earnest Money Deposit - This is your deposit for the home. You will see this credit on your closing disclosure. You can do this online with DepositLink or by check and make it payable to the cited party on the contract.

7

Home Inspections:
Typically done within the first 7-10 days you are under contract! Your Realtor® will be with you and schedule this with the inspector and listing agent. Requests for repairs or credits must be submitted within this time as well. You may enter negotiations with the sellers here.

8

Seller Inspections & Appraisal:
Well, Septic & Termite are covered by the seller unless otherwise stated in the contract. You also do not need to be present for the appraisal, this will be scheduled with your lender and puts a value on the property so we can obtain clear-to-close from the lender!

9

Transfer Utilities:
Your Realtor® will aid in confirming all the correct contacts for your water, sewer, internet, power & more!

10

Clear to Close:
The lender will let us know when all terms have been met. Schedule a final walk-through with your Realtor® and review the Closing Disclosure prepared by the closing companies. Once approved by all parties, schedule closing day!

RECOMMENDED LENDERS

Whether you're a first-time buyer or a seasoned homeowner, these trusted lending partners offer a range of mortgage options tailored to your needs. By working with these reputable lenders, you can benefit from a smooth and efficient loan approval process, making your home purchase experience both stress-free and financially sound. Feel free to reach out to me for personalized recommendations and guidance on choosing the lender that best suits your unique requirements.



TONY MARKLAND, ALCOVA MORTGAGE

804-640-3646

Office: 804-598-8076

tmarkland@alcova.com



JUSTIN KELLAWAY, ALCOVA MORTGAGE

804-513-9847

Office: 804-598-8076

jkellaway@alcova.com

VILLAGE HEROES



MONICA SUTTON, LIBERTY FEDERAL CREDIT UNION

804-921-3795

msutton@libertyfcu.org

VILLAGE HEROES



JOHN KING, VILLAGE BANK

804-387-6392

jking@villagebankmortgage.com

PREFERRED CONTRACTORS

Flooring

Carpet Connection -
Ernie Dudley: 804-432-3344

Chimney Inspection & Repair

Cougots Chimney Service -
804-798-0855

Cleaners

Alice English - 804-248-8414
Skylar Massengill - 804-316-0821

Electrician

RJ Wade Electric, LLC.-
Thomas Wade - 804.836.7069

Structural Engineer

Carl Duncan - 804-218-3103

HVAC

Classic Comfort - Bobby Martin - 804-291-7930

Home Inspector

House on a Rock - Joe Black & Lillian - 804-269-4321

Pests

Aaron Cline - 804-337-0543

Mold/Mildew Remediation

Swift Creek Pest Control - 804-922-3196

Lawyers/Title Companies

Cowan Gates - Heath Gates (Real Estate) - 804-320-9100
Cowan Gates - Frank Rennie (Civil/Commercial) - 804-320-9100
BEST Title - Tracy Edwards - 804-514-3585
Powhatan Real Estate Settlements - Tiffany Tench - 804-419-5979

Painters

Hector & Selena Torquis - 804-247-9695

Movers

Cavalier Moving - Chase - 804-467-9918

Plumber

Sandlin Plumbing - 804-895-1168

Fencing

Hurricane Fencing - 804-353-6030

Trash Services (Powhatan) & Junk Removal

DumpMasters -
Nicholas Sears - 804-404-5204

Windows

Flatrock Glass -
David Moon - 804-379-8996

HOME INSPECTION TO DO LIST

WHEN

Typically you have between 7-10 days immediately following your contract being accepted to conduct inspections on the home. The home inspection usually takes about 2-3 hours and is about $300-$700 depending on house size and location. I will be with you during this inspection the entire time and you can ask the inspectors how certain mechanicals work in your home and any questions you have.

You may also have other inspections such as in-depth roof inspections, radon, structural, etc.

The well, septic and termite inspections are typically covered by the sellers and are booked after the home inspection period. If this is any different in your contract, I will advise accordingly.

THINGS TO BRING:

Chairs - if the house is vacant

Notebook, Pen, Tape Measure, Paint Samples

APPRAISAL

WHY

If using a loan, it is required to ensure the value of the home for the lender. This is different than your county assessment.

The appraisal itself is used for loan requirements, insurance value, and replacement value. The appraisal is paid for by the buyers. A county assessment is what determines how much you pay in taxes, they are completely separate.

WHAT

An appraiser will look at the exterior & interior condition, size of lot, heated and cooled square footage and the market conditions to value your property.

If you are using an FHA, VA or USDA loan there are different requirements for these loans since they are funded by the government. I will point things out during showings if they are obvious issues that may arise.

FINAL WALK THROUGH CHECKLIST

KEYS

Check keys for all doors and garage door openers. Make sure you can access any outbuildings or dwellings on the property.

PERSONAL PROPERTY

Make sure any personal property included in the sale is still there. Also, check to make sure trash or excess personal property has not been left inside, outside, in the garage, etc.

TESTS

Check light switches, fireplace, refrigerator is cold, flush all toilets, thermostats, dishwasher/washer&dryer, window locks. Check for leaks, test the hot water, make sure all drains are clear and properly draining water - sinks/faucets/garbage disposal/showers.
Look for pests, water damage, any damages from moving like holes in the walls or notable paint damage.

ACCOUNTS

Make sure you have figured out any prorations for gas or HOA dues. Accounts should all be scheduled to go into your name at closing - electric, water, sewer, gas company, internet, etc.

CALL YOUR AGENT → 804-356-4220

AFTER CLOSING

GET TO KNOW YOUR NEW HOME

In case of emergency, make sure you know where your water shut off valve, circuit box, and fire extinguisher are. Become acquainted with your mechanicals and know their age and life expectancy and begin to schedule regular maintenance check-ups.

SET UP YOUR ADDRESS

Inform your family, friends, employers, creditors, insurers and the post office about your new address.
(and of course, Amazon!)

SAFETY FIRST

Make sure before you put all your personal belongings in the home that you change the locks, garage codes, security codes and set up any security cameras you want to!

Village Concepts Realty Group

Effective August 1, 2024 in accordance with the recent NAR requirements, our office and all real estate firms now require a signed Buyer Brokerage Agreement before showing any properties.

Why You Need a Buyer's Agent

1. **Exclusive Representation**

A buyer's agent is your advocate and guide throughout the home buying process. Their responsibilities include:

- Assessing your needs and preferences
- The exclusive agent is responsible for handling all communication, answering questions, and guiding the buyer through the process. This includes providing information, offering advice, and managing interactions with other parties involved in the transaction.
- Providing market education and financial guidance
- Assisting with property search and evaluation, including off market properties
- Negotiating offers and terms on your behalf
- Managing the transaction from offer to closing

As the buyer, you can now focus on working with a single point of contact, streamlining the process and reducing your need to reach out to various other brokerages or agents.

2. **Mutual Commitment**

By signing the agreement, you commit to working exclusively with your agent this will foster a strong partnership focused on finding the best property for you. This includes not visiting homes or open houses unattended and calling other agents.

3. **Financial Guidance**

Your buyer's agent will suggest and put you in contact with reputable lenders that you help you understand your financial options, including:

- Getting pre-approved for a mortgage
- Understanding different types of loans
- Estimating your budget and monthly payments
- Explaining closing costs and other fees

4. **Local Expertise / Property Search**

Benefit from the agent's in-depth knowledge of the local market, neighborhoods, and current trends. Your agent will create a tailored property search, giving you access to all on-market properties that match your specific needs. Your agent will:

- Provide access to property listings and MLS
- Arrange and accompany you on private property tours
- Offer insights into the pros and cons of each property
- Provide information on neighborhoods, schools, and amenities
- Conduct a Comparative Market Analysis (CMA) to determine a fair offer price
- Gain an inside track to off-market properties that may not be publicly listed, giving you an edge in finding your ideal home.

CLIENT REVIEWS

“She responded quickly to all our questions and concerns. She communicated well on our behalf when negotiating with the sellers. She made us and our children feel 110% comfortable throughout the whole process. We felt she went above and beyond!”
- Lauren O.

“Baylee is super helpful, thoughtful, and listens to what her clients really want. She takes time to meet with you as many times as necessary and always is there with you through the process! Amazing, she was super available and quick to respond!”
- Erin H.

“She continues to answer questions that pop up even after two months. She is the experience that is Powhatan and Goochland. She answered every question we had with a quick and clear answer. She connected with our children and kept them occupied when my wife and I were wrapped up in the process.”
- Matt O.

“The communication was fantastic. We always had updates on things in a timely manner. Baylee was a fuss free realtor who made things happen on our behalf. Coming from out of town with new jobs and lots of changes happening at once, she made the buying process super easy.”
- Martha O.

“Baylee went beyond & above. Absolutely the best realtor. None better.”
-Dawn Y.

“It was great having an agent who was so knowledgeable about Powhatan.
Her insight helped us to know where in Powhatan to focus our search.”
-Thomas B.

“You are a true testament of how love for humanity should present itself not just in Real Estate but in all professions. I am blessed to know for sure that you possess all of the qualities & more of why you are such a great Real Estate Agent.”
-Dale G.