

finding your
HOME

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HAPPY TARA HOMES
REAL ESTATE

PARKS | P

content

helping you find home.

WHO WE ARE

REPUTATION

BUYING PROCESS

EXPECTED EXPENSES

PRE-APPROVAL

SEARCH PROCESS

NEGOTIATION

INSPECTION

LENDER AND FINANCING

TITLE AND CLOSING

who we are



HAPPY FULK

Happy grew up in both Nashville and Knoxville, TN and graduated from The University of TN in Knoxville with a B.A. in Speech Communications. She began her career in radio and TV advertising before finding her love of real estate. Happy has 2 children, Karlyn and Sam, with her husband Bo. She loves her family, career, traveling, and running. They live in Forest Hills and have loved watching Nashville grow during their time here.



TARA MCGUIRE

Originally from New Orleans, LA, Tara has called Nashville home since 2009. She graduated from the University of Florida with a B.S. in Public Relations and worked in advertising, marketing and sales before transitioning her skills to real estate. Tara currently lives in the Hillwood neighborhood of West Nashville with her husband David, children Maeve and Callum and her dog Sunny. She spends her free time practicing yoga, is an avid reader and loves being outdoors with her family.

reputation

We are a team that specializes in residential real estate, helping buyers and sellers throughout the Middle Tennessee area. We are expert negotiators who bring a love of helping people to our real estate practice. We are great communicators, have excellent listening skills and are creative problem solvers.

We are both licensed Realtors® with the state of Tennessee, members of the National Association of Realtors® and members of Greater Nashville Realtors®.



CONSISTENTLY RANKED
IN TOP 5% OF ALL REALTORS®
IN MIDDLE TENNESSEE

\$50M

AVERAGE SALES VOLUME
OF \$50,000,000 PER YEAR



MULTI-YEAR DIAMOND ELITE
AWARD WINNERS - GREATER
NASHVILLE REALTORS®

what our CLIENTS ARE SAYING



"Tara and Happy recently helped my family relocate to Nashville. Our son was three and we also had a newborn so finding a home and relocating felt like an impossible feat at that time...They not only listened to our needs but also guided us in many ways and it was through their incredible knowledge of the Nashville market and many years of experience together that they were able to find us a home in a short 48 hours! Tara and Happy are wonderful at communicating with you ever step of the way. They are extremely detailed and organized and it made for a flawless timeline and closing for our family. They bring kindness and heart to everything they do and we feel lucky to have found them." - Amy Brown



"We cannot say enough good things about Happy and Tara. Being a first time home buyer in a competitive market like Nashville is intimidating and stressful. When we finally did find the perfect house, they were amazing at negotiating and taking care of everything we needed to close. On top of all that they are sweet, fun and wonderful people." - Emily Sloop



"We relocated to Middle Tennessee two years ago and luckily found Happy and Tara. It was so nice to have a team like them to go above and beyond to not only find our perfect house but also to help us stay on top of the entire process to make sure that everything ran smoothly. To top it off, they have continued to treat us like family inviting us to group events for the kids and occasionally dropping off gifts at the front door. I would never recommend any one other than Happy and Tara- for someone looking to buy or sell a home in Middle Tennessee." - Pryor Browning

GOOGLE US FOR ADDITIONAL REVIEWS

the buying process

1 PREPARE



2 CONTRACT



3 CLOSE



expected expenses

DOWN PAYMENT:

- Varies depending on type of loan
- Most buyers put down 10-20% of purchase price
- FHA loans require minimum down payment of 3-5%

EARNEST MONEY:

- Typically 1% of purchase price
- Held in escrow until closing
- Goes towards total cash to close

APPRAISAL:

- Approximately \$500

INSPECTION:

- Approximately \$500

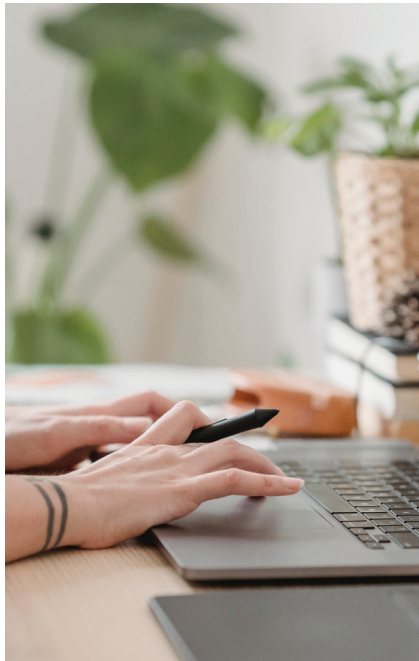
CLOSING COSTS:

- About 2% of purchase price



pre-approval

We recommend speaking with a lender to get your home search started. A lender will guide you into the type of loan that is the best fit for your needs, and most importantly will help you set a comfortable budget. Your lender will also provide a pre-approval letter that will be submitted with any offer that you make on a home. The pre-approval process can be done in less than a day and is an important first step in your home buying journey.



what you need TO GET PRE-APPROVED

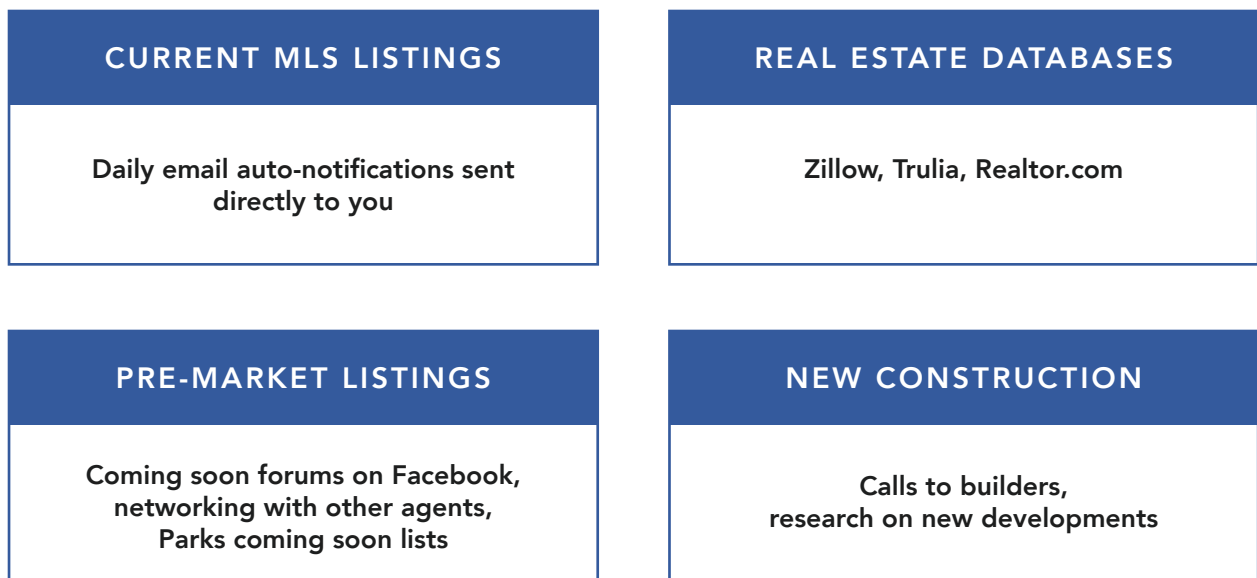
- 1 Your Social Security Number for a credit check
- 2 Previous year's tax returns
- 3 Two most recent pay stubs
- 4 Previous year's W-2
- 5 Two most recent bank statements



Please let us know if you would like help finding a loan officer.
There are several we can recommend.

the search process

Our goal is to help you find the right home at the right price. We utilize a variety of sources to search for properties:



Once you find a home that you think may be the right fit, we help you evaluate the home for its value compared to surrounding homes. We'll answer questions like:

- *Does the price per square foot make sense?*
- *Is the location sought after?*
- *Is the price appropriate for the condition of the home?*

negotiation

Buyers consistently rank “strong negotiating skills” as an important factor when deciding on a REALTOR®. We will serve as your negotiation experts throughout the entire process.

important

THINGS TO REMEMBER

Terms are equally as important as the price. Do your closing dates line up with the seller’s needs? Are you pre-qualified with a lender? Can you move through contingencies in a timely manner? Do you have cash for your closing costs or is this something you are asking for?

Time is of the essence. Respond to communication from the seller in a timely manner. This shows a seller what it will be like working with you during the contract to close process.

Know what you’re dealing with. The side with the most information is in the better position. We do the background research to help you write the most competitive offer.



THE NEGOTIATION FLOW

- 1 Make an offer
- 2 Seller will either accept or present a counter
- 3 Buyers and sellers agree, then sign a contract
- 4 Date of signature determines future deadlines (*binding agreement date*)
- 5 Buyer provides earnest money (*to be held in escrow*)

the inspection process

The inspection period is your opportunity to evaluate the condition of the home using an unbiased expert. This should be completed by a licensed home inspector and typically costs about \$500 but varies depending on the size of the home.

AN INSPECTION <i>is...</i>	AN INSPECTION <i>is not...</i>
<ul style="list-style-type: none">• A time to evaluate the condition, structure and mechanical systems of the property.• Determine what items need to be repaired or replaced.	<ul style="list-style-type: none">• A time to request cosmetic changes.• A time to bring the house to current building codes. Sellers are required only to have house to code standards for the year it was built.

how

IT WORKS

- 1 Schedule all desired inspections within timeline specified in contract.
- 2 Review results with your inspector once inspection is complete. Ask your inspector any and all questions you may have.
- 3 Ask the inspector his/her advice on what needs to be repaired.
- 4 Create a list with items you would like for the seller to fix, or ask for money at closing in lieu of repairs.
- 5 The seller will either agree to fix or compensate for the requested items, counter the proposal, or reject the proposal.

lender and financing

the lender

AS PART OF OUR TEAM

A great lender can help make sure you close on time. A local lender is also aware of things that are common in Nashville but specific to the market. The lender will also work to find the best loan option for your needs and provide you with important information like exact funds needed for closing.

what is

AN APPRAISAL

An appraisal is an estimate of a property's value that is completed by an independent third-party person. The appraiser analyzes the physical condition of the subject property and compares it to recent sales prices for similar properties in the same area. Your lender will order the appraisal as part of the loan process.

THINGS TO KEEP IN MIND WHILE GETTING A LOAN:

- 1 Don't apply for new credit or open lines of credit
- 2 Don't transfer money around (that can't be easily tracked)
- 3 Don't make cash deposits
- 4 Don't miss any payments
- 5 Tell your lender about any properties you own (house, condo, land, etc... even if it's free and clear)
- 6 Keep records of your income and asset documentation
- 7 Don't change or quit jobs while you're getting a loan

title and closing



the title company

AS PART OF OUR TEAM

The attorneys and staff at the title company serve as your legal representation during the purchase of your home. You will sign for the purchase of your home at the title attorney's office

role of title

SERVICES PROVIDED

Prepare all closing documents and explain the signing process

Provide wire instructions for your closing costs and down payment. We will never send you wire instructions via email. Please be aware of the prevalence of wire fraud!

Order title insurance. Title insurance is required by lenders and ensures that no other party can make a claim to the property you intend to purchase.

what's required of you

BEFORE CLOSING

- Secure homeowner's insurance for your new property
- Arrange for utilities to be switched into your name on the day of possession
- Arrange funding for closing costs
- Do a final walk-through on the property



We would love the opportunity to work with you - our goal is to make this the absolute best experience that you have ever had working with a Realtor®!

- Happy & Tara

