

Pilkerton  
Realtors EST. 1969

# YOUR JOURNEY HOME

BUYER GUIDE





# EXLINE HOMES



**Rachel Exline**  
*REALTOR®*

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Meet Rachel! She believes that trust matters the most, and she always puts her clients first. It was Rachel's spirit for service that inspired her to become a licensed TN Realtor®. Rachel brings enthusiasm, excellence and understanding to her client relationships as she works tirelessly to achieve the results they deserve. She genuinely loves working with clients and helping them in any way she possibly can!

Rachel grew up in Nashville and previously held management positions in the health and entertainment fields. She is a summa cum laude graduate of Lipscomb University where she earned her degree in Business Management & Entrepreneurship, while taking opportunities to study in Austria, Germany, and Italy. Her time spent living in Tennessee and abroad has equipt her with the knowledge and experience to help you find your home in any location you may desire!

*Better Together*  
Our Presence

Pilkerton Realtors, Parks Realty and Village Real Estate make up the largest residential real estate firm in the state.

\$6.5 Billion

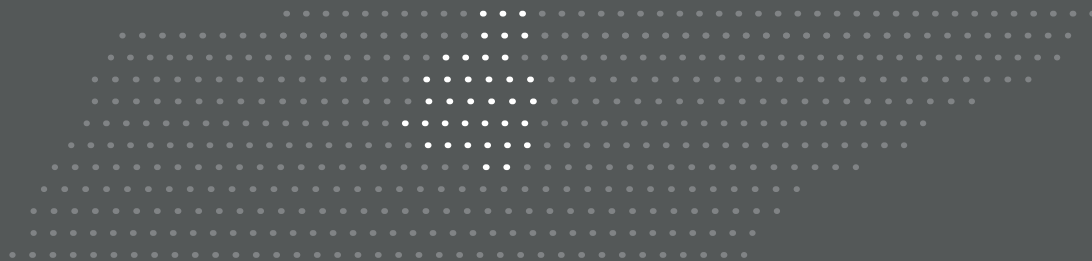
ANNUAL SALES VOLUME

1,400+

AGENTS

15%

MARKET SHARE IN  
MIDDLE TENNESSEE



# WHO WE ARE

Pilkerton REALTORS® is a full-service residential real estate brokerage serving clients in the emerging, established, and luxury neighborhoods throughout Middle Tennessee.

# OUR STORY

Founded in 1969, Pilkerton REALTORS® is one of Nashville’s most experienced and respected real estate brokerage firms with agents across two office locations –Nashville and Brentwood.

Throughout our 50 - year history, we have always remained committed to a single mission: tirelessly working to maximize the outcome of your real estate investment in a diligent, honest and conscientious manner.

Everyone in our company cares deeply about preserving and promoting our culture of integrity and dedication, as originally established by Founder J. Fred Pilkerton and his son, the late Jimmy Pilkerton. We are truly honored to serve our clients.



## NASHVILLE

2021 Richard Jones Road #210  
Nashville, TN 37215



## BRENTWOOD

2 Cadillac Drive  
Brentwood, TN 37027



# BUYER TIMELINE

## PREPARE

- Partner with a REALTOR®
- Choose local lender
- Have a pre-approval letter

## SEARCH

- Determine your wants & needs
  - Select desired price range
  - Custom automated searches
  - Tour homes with your REALTOR®
  - Utilize Pilkerton.com & RealScout
-



## OFFER

- Review disclosures
- Review comparable sales
- Determine offer price
- Select optimal closing date
- Additional terms  
(Appliances, Home Warranty, etc.)
- Contract contingencies  
(Inspection, Appraisal, etc.)

## PENDING

- Deliver earnest money
- Make loan application
- Secure home owner's insurance
- Order appraisal
- Schedule inspections  
(Home, Radon, Termite)
- Negotiate repairs

## PRE-CLOSING

- Coordinate utilities
- Change mailing address
- Schedule movers
- Final walk-through
- Coordinate keys
- Coordinate possession
- Celebrate!



## THE ROLE OF A REALTOR®

Buying a home is an important financial decision and a complex transaction that is full of unique opportunities and potential pitfalls. That is why it is important that you have a trusted, knowledgeable, and experienced professional on your side.

The right real estate broker will bring his or her experience and knowledge to the table, helping you make an informed decision. A Pilkerton REALTOR® uses their expertise to provide the best advice, tapping into their knowledge of local markets and national real estate trends.

Most people believe that real estate agents work only for sellers. However, when you retain a real estate broker as a buyer's agent, they work toward your best interest above the interest of all others.



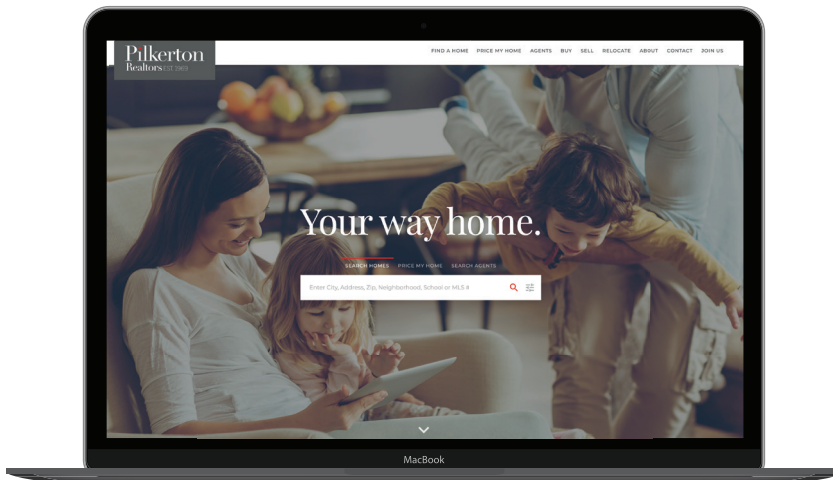
# SEARCHING FOR A HOME

PILKERTON.COM AND REALSCOUT MAKE YOUR FUTURE HOME SEARCH EASY

## PILKERTON.COM

Our updated, fully responsive website that provides you with the most up-to-date resource on listings and communities in Middle Tennessee.

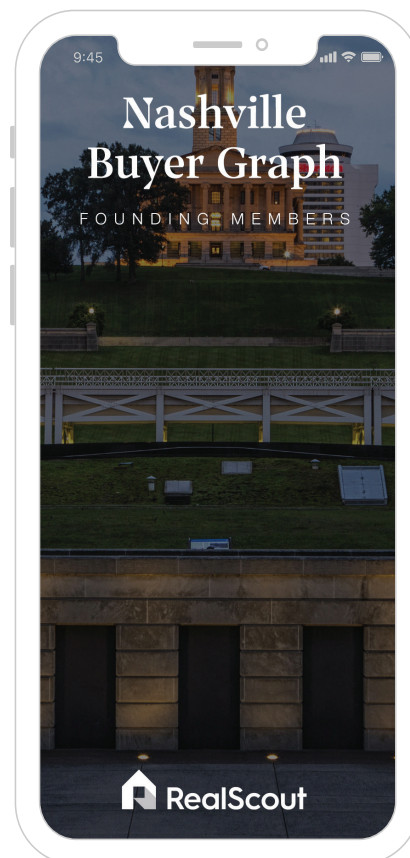
- Search by street, price range, schools, and neighborhood
- Utilize the Interactive Map
- Set up Automatic Listing Alerts based on your unique criteria
- Receive and view homes as soon as they hit the market



## REALSCOUT

Real estate's choice for collaborative home search. RealScout is a real estate technology company that provides a full-featured search platform for real estate agents to collaborate with their clients during the home-buying process.

- Automatic Listing Alerts
- For Web or Mobile
- Browse nearby homes
- Explore commute times



# HOME INSPECTION

## SCHEDULE. REVIEW. DISCUSS.

As a buyer, a home inspection is your opportunity to hire an expert to professionally inspect and prepare a report on the home's condition. Your agreement to purchase is contingent upon your satisfaction with these results. Once completed, your Pilkerton REALTOR® will review the final report with you to determine what repairs you wish to be negotiated with the seller.

Typical home assessments can include the following:

- Heating & Cooling Systems
- Foundation & Structure
- Roofs & Attics
- Framing Components
- Electrical Systems
- Plumbing Systems & Fixtures
- Basements & Crawlspace
- Decks
- Drainage & Grade
- Windows & Doors
- Radon Gas
- Asbestos
- Lead Based Paint Testing
- Toxic Mold & Fungus Testing

# EXPENSES

## EARNEST MONEY

Money that is held in escrow at the time of contract as a sign of the buyer's good faith.

## APPRAISAL FEE

A document of opinion of property value at a specific point in time.

## DOWN PAYMENT

The amount of cash put toward a purchase by the borrower.

## LOAN COSTS

The costs a lender charges to close a borrower's loan. These costs vary from lender to lender and from market to market.

## INSPECTION FEE

All inspection reports and tests conducted by the third party company are the responsibility of the buyer.

## TITLE INSURANCE

A policy that protects your ownership interest in the property.

# LOAN APPLICATIONS

## HOW YOU CAN PREPARE

Unless you are paying cash, you will need to obtain a pre-qualification or pre-approval letter from a lender first to determine your maximum price range, a maximum loan amount, total monthly payment, and total cash amount needed to close on your future home. This is also a perfect time to request a good faith estimate, allowing you the opportunity to compare interest rates, fees, and various loan programs.



# PRE-CLOSING

## CHECKLIST

- Coordinate utilities to be transferred on the day of possession
- Fill out a change of address form
- Make arrangements for a cashier's check or wire transfer to the title company
- Schedule and prep for a final walk-through
- Submit any necessary paperwork to the title company or loan officer
- Bring your government issued photo ID to the closing



# RELOCATION SERVICES

Our claim to quality is backed by our endorsement from Leading Real Estate Companies of the World®. In fact, only the most reputable, market-leading firms are invited to join this selective global community.



**565**  
FIRMS

**130,000**  
SALES ASSOCIATES



ENCOMPASSING  
**4,300**  
OFFICES

OVER  
**70**  
COUNTRIES

## WE'RE LOCAL WE'RE GLOBAL®

### CONNECTIONS

Our local expertise is matched by our global reach which assists us in marketing listings nationally and worldwide. Referral services through our trusted colleagues will give you the same high level of service and care anywhere in the world.

### QUALITY

Only the most reputable, market-leading firms pass the LeadingRE vetting process that disqualifies 80% of brokerages that seek membership. We have been awarded membership because we have a track record of delivering outstanding service.

### INDEPENDENCE

Because we are a local company rooted in the Middle Tennessee market, we bring an authenticity, depth of knowledge, and array of community relationships to your transaction that "Big Box" brands cannot match.

# LUXURY PORTFOLIO INTERNATIONAL®

As a member of Luxury Portfolio International®, we are connected to a global network of the best in real estate, which allows us to deliver access, insights and sophisticated guidance to high-net-worth clients worldwide.



**REACH**  
the largest audience possible outside of your local market



**EXPOSURE**  
for your high-end listings to national and global buyers



**TARGETED**  
marketing to the high-net-worth and tangible results at the best value



**EDUCATION**  
and the latest research about today's luxury consumer



**CONNECTIONS**  
to the finest, most reputable and powerful companies in the industry

As the luxury marketing division of LeadingRE, Luxury Portfolio International® (LPI) offers its members a comprehensive program of tools designed to promote their listings to a global, affluent audience. LPI markets more than 50,000 of the world's most remarkable homes annually and attracts over three million high-net-worth visitors a year by presenting a gallery of the finest luxury properties and brokerages worldwide.

Luxury Portfolio International's global reach is evident in its extensive collection of homes and a total inventory of available properties over \$58 billion with an average price over \$2.6 million dollars. The 200+ firms affiliated with LPI are all members of LeadingRE and are the most well-respected and well-known experts in luxury real estate in markets worldwide.



# *The Pilkerton Fund*

A COMPONENT OF THE COMMUNITY FOUNDATION

## OUR COMPANY GIVING BACK TO OUR COMMUNITY

The Pilkerton Fund provides a way to support our community with an emphasis on the issues surrounding Affordable Housing, Health Care and Human Services.

At Pilkerton REALTORS®, our agents volunteer their time and make charitable donations to many organizations in Middle Tennessee with the goal of strengthening our communities.

MORE THAN  
**\$200,000**  
RAISED

## WE ARE PROUD TO CONTRIBUTE TO THESE ORGANIZATIONS

Habitat for Humanity of Greater Nashville | Rooftop Nashville | Nashville Dolphins  
Bridges of Williamson County | Nashville Food Project | Center for Living & Learning  
Friends Life Community | Nashville Diaper Connection | AGAPE (Morning Star)



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