

A GUIDE TO THE TRIAD

The Insider's Guide to Buying, Selling, & Living in the Piedmont Triad Area



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Introduction

Your New Go-To Guide for Triad Real Estate, Culture, and Lifestyle

You've probably picked up this book for one of only a few reasons: You're bored and want to learn about a new area or you plan to buy, sell, or invest in real estate in the Piedmont Triad Area of North Carolina. I wrote this book to give you an inside look at everything you need to know about Triad Real Estate including a little history of the area, economic factors that drive the area, a guide to local restaurants and activities, advice on where to live and how to live a good life in the Triad, plus a Start to Finish guide on how to buy sell and invest in Triad real estate. This book should be looked at as a guidebook or reference book for any time you're looking to learn more about the triad, thinking about real estate, or just want a refresher on local places to eat or the history of the area. Don't feel obligated to read it cover to cover but come back to it from time to time to reference topics that are of interest to you.

If you do choose to read it through it's only about 100 pages so you can do so on a long car ride. Just please

make sure someone else is driving.



So why should you listen to me? Well, I grew up in a smaller town of the Triad, Trinity, NC just below High Point, and have lived in the Piedmont Triad my entire life. I've lived in all three of the Triad's major cities. I grew up in Trinity and moved back to Greensboro after college. I lived in the Gate City for a few years and then I moved to High Point for a brief period where I met my wife. We ultimately decided to settle in Winston (Winston-Salem is often shortened to "Winston" by locals who are looking to save time). I have a unique perspective on the Triad because I know what makes each city unique. I've sold homes in or done business in most of the neighborhoods in all three cities.

As a top-producing Triad realtor, I helped over 100 families buy and sell homes in Greensboro, High Point, and Winston-Salem. I drive more than 30,000 miles a year covering the Piedmont Triad Area serving clients. I have an in-depth knowledge of local architecture, local real estate laws, local business practices, and the local people of the area.

I've helped many clients decide where to live, where to get their hair cut, and who to use to mow the lawn. I'm able to help them understand the area and themselves better by taking the time to learn what the person needs, what their family needs, and what their lifestyle is like so that I can match them with the perfect part of the triad for their lifestyle, work, and family needs.

As a real estate investor, I have built a portfolio of single-family properties, and commercial properties all here in Greensboro, High Point, Winston-Salem, and the surrounding areas. I have helped others learn to invest in and become rental property investors. Now some of the folks I have helped have used my realtor services and advice to build their own real estate portfolios all centered here in the Piedmont Triad of North Carolina.

In addition to living and working in the Triad, I have participated in charity events, community events, and political campaigns where I have talked to the residents of each city to gain a deeper understanding of exactly why they choose to live here. For some, it's the low taxes, for some, it's purely investment or work, for some it's being close to family and for others, it's how connected the area is to nature. One thing we can all agree on is that "It just feels like home".

Calculate Your True Triad Level of Expertise

So, what brought you to the Triad? Work? Family? Is there something about the Triad that you don't understand? Do you know why the Triad is one of the best places in the United States to be a real estate investor? Take this short quiz to gauge how well you <u>really</u> know the Triad:

1. How	well do y	ou know	High Poi	nt?					
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2. How	well do	you know	/ Greensb	oro?					
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8. How	many lo	cal parks	have you	visited?					
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9. How	many lo	cal restau	rants hav	e you visi	ited?				
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10. How	/ many lo	cal brew	eries or s	weet sho	ps have v	ou visite	d?		
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Your current total is

See next page for breakdown.

67-100

You're a Triad expert!

Still, I'm betting this guide will give you even more insider info about the Triad that will help you master the real estate landscape and beyond.

34-66

You could get to know the Triad a bit more.

This is the perfect way to do so. Don't worry - by the end of this guide, you'll be an expert on all things real estate and local knowledge.

0 - 33

You're new to the area!

Welcome - you're in the right place. Keep this guide by your side at all times, because it has all you need to know about real estate and beyond in the area.



PART ONE

Understanding the Triad

Why have one downtown when you can have three? The Triad is unique compared to other major metropolitan areas in that we don't have a true center. That is, the broader triad area is made up of 3 major cities instead of a normal metropolitan area with one city center. We are lucky enough to have three unique downtown areas. Winston-Salem, Greensboro, and High Point are three growing and vibrant cities. Everyone has a favorite city but I'll try to give a fair perspective on the best and worst parts of each city so that you can decide what area works best for you. The truth is I love the whole area and there is something for everyone to enjoy.



The Triad is centrally located in the state making it convenient to reach many other areas very quickly. Interstate 40 runs West to East across the state intersecting with Interstate 85 in Greensboro that runs North to South. It's really important to pay attention to where the house you choose is in relation to these highways so that you can minimize commute times to work and maximize fun on your time off!

Asheville, which is the location of the famous Biltmore Estate and near the beautiful Smoky Mountain National Park is only about a 3-hour drive to the West. Raleigh and Charlotte (Including their airports**) can be reached in 2 hours or less depending on traffic. They're both amazing places to visit on the weekends and often have great entertainment from professional sports to big-name concerts. I recently saw Weird Al Yankovic Perform in Raleigh. Various beaches including Wilmington, Morehead City, and South Carolina's Myrtle Beach are all within a 4-hour drive of the Triad. This is definitely one of the best reasons to live in the Triad. You can live, work, and play from the mountains to the beach without having to travel halfway around the country. I've visited the mountains and the beach in the same week, crashing on my own couch in the triad while on the way from one to the other.

More locally, the Triad's geography makes travel between the cities stress-free. If you're used to the crazy backed-up traffic of Los Angeles or New York you'll find the Triad's traffic to be a breeze. No more bumper-to-bumper traffic. One can drive from Winston-Salem to Greensboro on Interstate 40 in 30 minutes even during rush hour. We also have some great places to spend time in nature within an hour's drive from any of the three major cities. Check out Hanging Rock for hiking, waterfalls, and great views. High Rock Lake and Belews Creek are lakes where you can do water sports like water skiing, wakeboarding, etc. Randleman Lake can be accessed by electric motor only but is a great spot to kayak and fish.

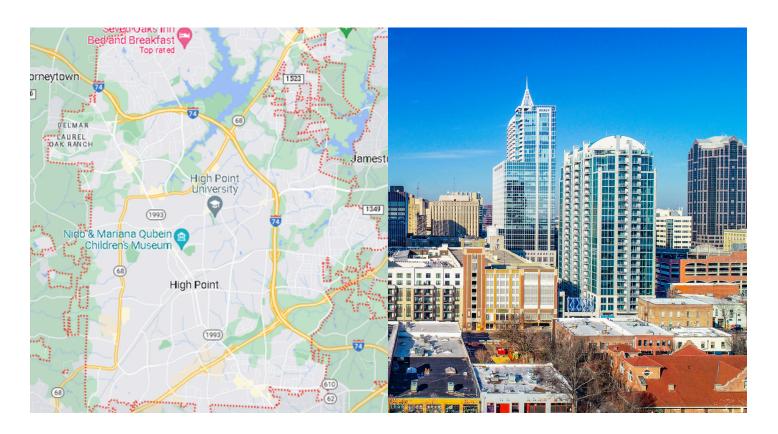
You'll find that plane tickets out of Piedmont Triad Airport (PTI) are more expensive than buying a ticket out of CLT or RDU but the tickets are worth the extra price because PTI is not crowded at all. You'll often be the only person in the security line, without TSA Precheck, no joke.

Now that we've discussed geography, let's break down 10 reasons the Triad is one of the best, most unique places to live.

10 Reasons Triad is a Great Place to Live:

- 3 major cities instead of 1 metropolis: I love having our metropolitan area consist of 3 major cities instead of one huge metropolis. You can live near 3 cities with their own unique vibe and specialties. Often a city has a culture but in the triad, you'll see that each corner has its own flare and history.
- Short commute times & more family time: The population of the Triad is spread over a larger geographical area making commute times short giving you more time with family and friends.
- **Central to the state:** The Triad is a short drive to the mountains or the beach. It is also right between Raleigh and Charlotte, North Carolina's largest cities. You can be almost anywhere in the state within a 3-hour drive.
- Job growth soars & taxes stay low: Odds are you or your family originally decided to move here for a job. The low taxes and business-friendly nature of the Piedmont Triad area continue to attract new businesses from the aviation, manufacturing, technology, and distribution industries creating substantial job and wage growth.
- **Low cost of living:** According to Salary.com Greensboro is 4.2% cheaper to live in compared to the national average. Housing as an expense is 39.6% cheaper than the national average.
- **Country feel, city amenities:** Ever wondered if you could have the best of both worlds? To be able to see the stars every night from your private backyard? No neighbors in sight? Buttttt maybe you also feel like partying a bit from time to time. You deserve a night out. The triad can offer both a serene lifestyle and a life full of entertainment.
- **The perfect climate:** For all of you snowbirds, save yourself a trip to Florida and settle here in NC. The climate is relatively mild year-round compared to other states. The average low in January is around 30 degrees and the average high in July is 90 degrees. We're infamously known for our humid summers but you can escape to the mountains for a weekend to cool off.
- **Lower taxes:** Compared to most other states and other areas of NC the Triad has lower property taxes, between 0.8% and 1.39 %. If you're coming from out of state you may save on income taxes as well. North Carolina also has low corporate taxes for you business owners!
- Near 5 major universities: What do you want to study? Business, Law, Arts, Medicine, Tech? The Triad is home to several major universities and even more local and community colleges. Our state universities are lower cost than most other state's colleges. Wake Forest University, High Point University, Winston-Salem State University, University of North Carolina at Greensboro, and North Carolina A&T University are among the highest-regarded universities in the area.
- Growing nightlife scene: Greensboro, High Point, and Winston-Salem all have fine dining, shopping, entertainment, breweries, and more. In the past few years, all three cities have made great efforts to build the entertainment center of the cities. High Point recently built a baseball stadium for the High Point Rockers. Greensboro just opened the Tanger Center of the Performing Arts. Winston-Salem is the home of Foothills Brewing, a fast-growing brewery. Try a "Hoppyum" or the "Jade" if you like an IPA.

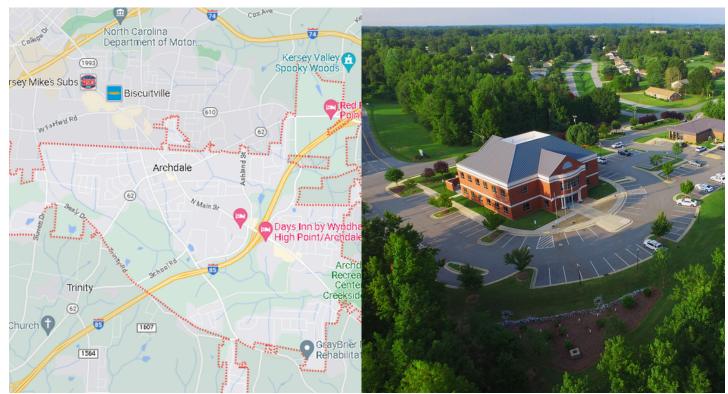
High Point



High Point - the furniture capital of the world. High Point is known for its contribution to the furniture and textiles industry. The furniture industry continues to employ 1000s of High Point residents to this day. The furniture industry trade show that High Point hosts every year brings millions in revenue to local businesses and brings visitors from all over the world who work in the industry. Fun fact: High Point was the home of one of the first Rolls Royce dealerships in the USA because of the wealth of the furniture industry and its central east coast location.

Though the furniture industry continues to provide huge investment and growth in High Point, the main driver for growth in the city over recent years has been High Point University and its President Nido Qubein who has attracted 100s of millions of dollars in investment to the city and the University. When you ride by the university it is certainly jaw-dropping. HPU has the most beautiful campus. It's also great for families with younger children as many of the elementary schools here are top-rated and there are tons to choose from.

Archdale-Trinity



www.archdale-trinitychamber.org/

Having been raised in Trinity I may be a little biased but I am also very knowledgeable about the area. It's known for being a quiet area where everyone knows everyone. If you want your kids to grow up with the same kids through their whole childhood they'll have a good chance living in the Archdale-Trinity area.

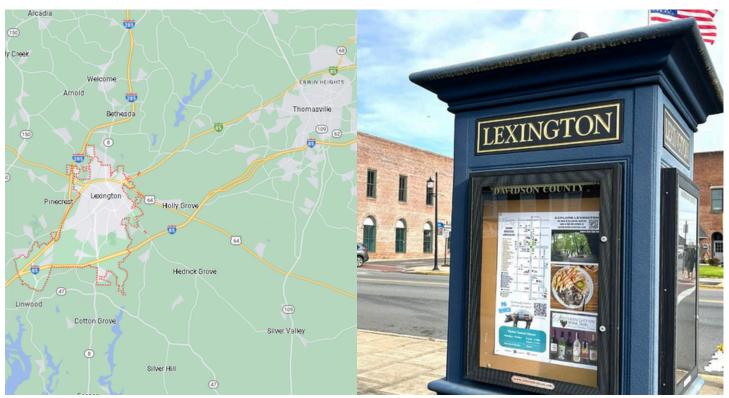
This area is heavily influenced by the furniture world of High Point. Many who live here are employed in the furniture industry. Trinity Furniture is a great example of one of the many companies with a long-standing history in the industry.

Now, let's get into some insider info on Trinity's real estate.

Truth be told - real estate in these areas doesn't turn over a lot so it can be difficult to get a property. Inventory is low, so act fast if you want to buy property here. This area is great for commuters. It is close to the highway and Taxes in Randolph County are typically cheaper than Guilford County or Forsyth County. Interstate 85 South goes straight through Archdale through Trinity to Thomasville and eventually Charlotte. To Greensboro, you're looking at a 20-30 minute commute. From the Trinity area to Winston-Salem it will take you 35-45 minutes driving. The closest of the Three major Triad Cities is High Point and High Point is only a 5-10 minute drive from most parts of Archdale and Trinity. The junction of Interstate 85 and Hwy 311 is where most local restaurants are in Archdale. There you can get almost any fast food chain but if you're looking for something local I suggest Archdale Subs or the Soda Shop for sandwiches and hotdogs. At Archdale Subs I always get the steak and cheese. My secret tip is to ask them to grill the onions. If you're in Trinity you will not be disappointed if you stop by Barbeque Joes. They have great breakfast, lunch, and dinner. Do not sleep on the smoked turkey. It is to die for.

Trinity and Archdale don't provide much of a nightlife. If it's a variety of bars and music venues you're looking for, this isn't the area for you. That being said, the new Fire House Tap Room is the best place to grab a drink after a long day at the office. It is brand new, features plenty of outdoor and indoor seating and they have live music almost every weekend.

Thomasville, Lexington and the Southern Triad Area



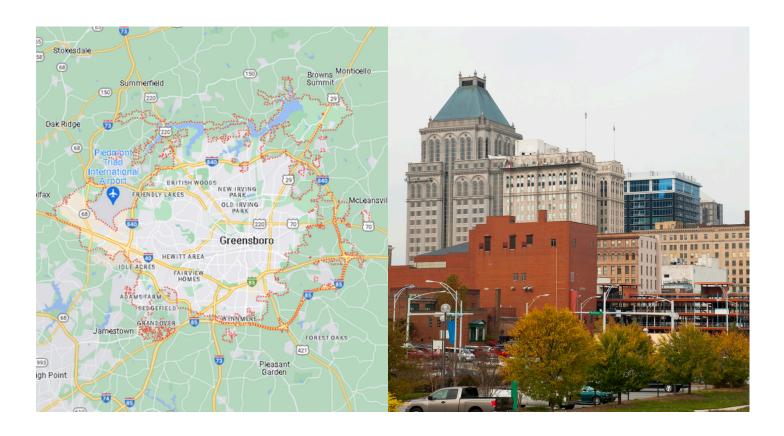
www.exploremorenc.com

Drive through downtown of these southern Triad cities and you'll immediately grasp what each city is known for. In Downtown Thomasville you'll see the famous giant chair representing the historical significance of the furniture industry there. Driving through downtown Lexington you can't help but notice all of the well-dressed pigs, that is the artist pig statues that line the street commemorating Lexington barbeque. Lexington is world famous for its barbeque. Lexington style, sometimes called western NC style barbeque, combines vinegar and tomato sauce and is complemented by red pepper flakes and other house spices to develop a tangy and spicy sauce. You have to try it and I highly encourage you to check out the annual barbeque festival normally held in the early fall in Lexington. If you want the original recipe head to "Lexington Barbeque" right off of Business 85 in Lexington. You'll thank me later!!

As you head down I-85 towards Charlotte you'll come across the lovely and growing town of Salisbury. Salisbury has a great brewery downtown.

This is yet another great area for families as well, home to many top-rated elementary and high schools.

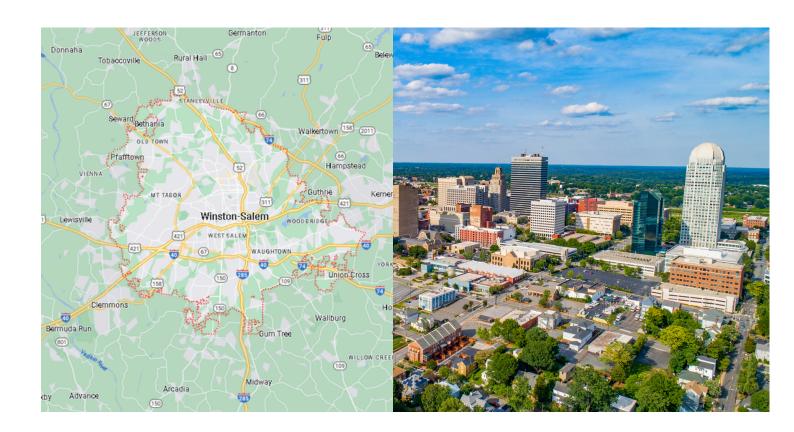
Greensboro



Greensboro, "The Gate City" originally got its nickname back in the 1800s for being the transportation capital of NC in the heyday of the railroad industry. Today Greensboro is still known for being a hub for transportation. At the intersection of Interstate 40 and Interstate 85, it has an Amtrak train station and is the home of the area's airport, Piedmont Triad International Airport. Greensboro also has roots in the textile industry and is the home of Wrangler Jeans Co. Greensboro also played a pivotal role in the Civil Rights Movement when 4 young African American men performed a "Sit-in" at an all-white diner. This helped push the civil rights movement forward back then and Greensboro is still known as a forward-thinking city to this day.

The growth of Greensboro today comes from its Distribution capabilities and Freight-focused airport. The Airport provides a ton of jobs and also created the perfect environment to attract major freight companies like Fedex, UPS, and Amazon. The Airport and manufacturing capabilities of the area created the perfect location for Honda Jet and now other high-tech airplane manufacturing companies. It's worth a ride by Honda Jet just to see the massive campus.

Winston-Salem



Winston-Salem, often referred to as the "Twin City" alongside neighboring Greensboro, boasts a rich history and diverse economic landscape that continue to shape its identity today. The city's nickname, the "Twin City," represents its unique dual heritage, formed by the merging of two distinct towns, Winston and Salem, back in 1913. Winston was known for its industrial and manufacturing prowess, while Salem had its roots in Moravian religious settlements.

Winston-Salem is strategically located at the crossroads of major transportation arteries, including Interstate 40 and Interstate 74. This prime location has contributed to its reputation as a transportation hub, similar to Greensboro. The city also benefits from an Amtrak train station and a regional airport, Smith Reynolds Airport. Winston-Salem has a rich history in the tobacco and textile industries. It was once the epicenter of R.J. Reynolds Tobacco Company, a major player in the tobacco industry. The iconic Reynolds Building, a towering Art Deco masterpiece, still stands as a symbol of the city's legacy in tobacco.

In addition to its industrial past, Winston-Salem is renowned for its contributions to arts and culture. The city is home to the University of North Carolina School of the Arts, fostering a vibrant artistic community. The Southeastern Center for Contemporary Art (SECCA) and the Reynolda House Museum of American Art are testaments to the city's commitment to the arts.

Today, Winston-Salem's growth is driven by its diversified economy. The city's manufacturing capabilities have evolved to embrace modern industries. It is a prominent center for healthcare, with Wake Forest Baptist Medical Center and Novant Health Forsyth Medical Center leading the way. Winston-Salem has attracted tech-driven companies, including Inmar Intelligence, a leader in data and technology solutions. Innovation Quarter, a burgeoning research and innovation district, has further solidified the city's position as a forward-thinking hub.

Much like Greensboro, Winston-Salem continues to thrive as a dynamic and forward-looking city. Its strategic location, economic diversification, and commitment to progress ensure that the "Twin City" remains a vital and evolving part of North Carolina's landscape.



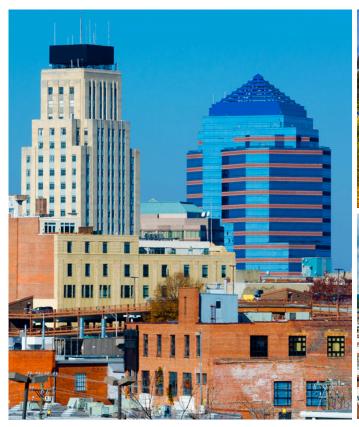
PART TWO

Buying a Triad Home

I've helped tons of first-time buyers and families secure their dream homes in Triad, so I know it's no easy task. Let's make it a breeze and get into some insider tips and recommendations on how to find your new ideal place and close with confidence.

Six Steps to Home Buying in Greensboro, High Point and Winston-Salem

- **Explore The Area:** Explore the Triad by riding through all three downtown areas and visiting local parks, restaurants, and shopping centers.
- **Get Pre-Approved:** Get Pre-approved with a local lender that knows local government buyer incentives like the "Greensboro Down Payment Assistance Program."
- Hire Your Guide: Hire a full-time realtor who knows the area, can negotiate, strategize, and is well-connected to other local agents.
- 4 Create Your Plan: Plan for long-term needs (schools, retirement, kids' needs, career goals, activities).
- **Narrow Your Options:** View at least 3 homes before making an offer to see how prices are influenced by location and condition.
- 6 Lean On Your Realtor: They can recommend local inspectors, attorneys, and contractors to thoroughly inspect your new home and close with confidence.









Kirby and Kelly Team - Kirby Graves -Author of This Book, Realtor, Investor, Local Guide

My hope is that I have already given you enough value with my content that you would never work with another real estate agent. I promise to advise you as I would my own daughter. Let's make your real estate investing dreams come true.

- Kirby Graves
- Kirby & Kelly Team At Real Broker, LLC
- 336-740-5535
- kirby@kirbygraves.com
- 620-D Guilford College Rd Greensboro, NC 27409

1 Punch Pros - General Contractor

Cameron and Shane Whitman are Triad locals and specialize in knocking out inspection list items and general home renovation. I have personally hired them to renovate more than 15 properties. They are honest and hardworking people. Shane will answer his phone and answer your questions. The people Punch Pros hires like Megan, the office manager, are top-notch. They will do everything you need from changing light bulbs to ground up new construction.

- Punch Pros
- 336-646-4061
- thepunchpros@gmail.com
- PO Box 39536

 Greensboro, NC 24438

Assurance Home Inspections - Home Inspectors

I have used assurance Home inspections for the last year. They are willing to take on the last-minute and unusual work that rental properties often bring. They are also one of the only companies I know that can do sewer scope inspections that look at the underground plumbing. Mike is the best inspector on their team, don't hesitate to reach out to him.

- Assurance Home Inspections
- 336-218-6357
 - www.getassurance.net

Junkyard Dogs

Thad and his team of junk removal pros are great to work with. They usually have a 2-3 day turnaround from the time of scheduling until the debris is removed. Call them for any of your junk removal, small demolition, or haul-away needs. I have used them personally many times for junk removal at one of our commercial properties.

- Junkyard Dogs
- 336-686-JUNK (5865)
- thadjunkdog@yahoo.com

Marathon Moving

Tyler's team at Marathon Moving can help you navigate the moving process no matter where you are moving. They either move your belongings with their in-house team or contract another professional team if you're moving out of state. They have a great reputation for accommodating clients on short notice and helping with unusual items. Consider them your all-hands-on-deck partner for your next move!

Marathon Moving Service

336-895-1605

marathonmovingcompany.com

7712 Boeing Dr C

Greensboro, NC 27409

Sanitary Septic

Sanitary Septic is a new service provider I have started using for septic inspections and septic clean-out services. So far they have been quick, professional, and courteous. No more crappy septic service providers - horrible dad joke/pun intended.

Sanitary Septic Service

336-978-3245

sanitarysepticservice@yahoo.com

636 Oaklawn Road

Winston Salem, NC 27107 US

Hogan's Well Service

Jake at Hogan's Well Service has always given my clients and me great service and advice on any and all issues involving wells and well water. One day, when the well pump at my client's rental property went bad he got out there right away and had it fixed within four hours. Always kind and willing to help.

Jake Hogan

336-932-5626

Norma Matto of Jefferson Capital Mortgage - Mortgage Lender

Norma is my go-to mortgage broker that I recommend to clients for normal loan situations. If you have a credit score of about 640 or above and your debt to income will qualify you, she is your girl. She can shop around multiple banks and lending institutions to find the best interest rate and terms for you. Other lenders are forced to look internally, but Norma can look at tons of sources to find the right loan.

Norma Matto

🍑 🛮 Jefferson Capital Mortgage

336-317-0843

norma@jeffersoncapitalmortgage.com

8 Sam excels in helpin

Sam excels in helping clients find ideal loan options with swift, personalized service. He's quick to respond, tailoring loans to fit specific financial needs and ensuring a seamless financing process. Samuel is a go-to for anyone seeking a reliable and efficient loan officer.

Samuel Collier

CMG Home Loans

(336) 501-2101

scollier@cmghomeloans.com

Donato Law Firm

Many times Donato's team has stayed late or worked on my client's behalf after hours to help get my client's property closed.

I cannot recommend them enough. They often turn around a closing in 2 weeks or less. Their expertise is narrow: real estate closings. They are true experts in this field. Their rates are reasonable and will work with you if you are buying multiple properties. Donato Law Firm

336-235-0888

closings@donatolaw.com

2016 New Garden Road #A Greensboro,

NC 27410

Ashley Williams First American Home Warranty

Ashley provides personalized home warranty services during the buying process to ensure that you will be covered after closing. She has helped many of my clients get their repairs approved. Their coverage is affordable and I especially recommend them if you will be short on reserves right after closing to help protect against unexpected repairs.

Ashley Williams

First American Home Warranty

336-482-6034

🔀 awilliams@firstam.com



PART **THREE**

Sell Your Triad Home for Top Dollar

Whether it's your first time selling or you're a seasoned investor, selling your home is a huge undertaking. Let's make it less overwhelming by identifying the right approach from the get-go so that we can maximize your ROI and ensure a smooth transaction. Selling in this region for top dollar begins with careful planning, strategy, and execution.







Don't let inexperience cost you - let's go over essential tips for first-time home sellers.

For those who have sold a few homes already, feel free to skip this next section and go to Part 4 on Page 29 if you don't need a refresher. In any case, everyone starts from a different knowledge base when it comes to real estate because we have all interacted with real estate in our lives. We all have hopefully lived in a building of some sort. Because of this, each person's level of experience is different. For this part of the book, we are going to start from ground zero. Even if you've never sold a home before, this part will give you all of the base of knowledge needed to sell your Greensboro, High Point, or Winston-Salem home. Many homeowners make huge mistakes when selling their homes because they feel like buying and being a homeowner qualifies them to know everything they need in order to sell a home. The fact is that selling a home and buying a home are two drastically different processes and it's incredibly important to understand the differences.

For example in North Carolina for a married couple, it only takes one of the spouse's signatures to buy a home but it is required to have both spouses' signatures to sell any real estate owned by a married couple. I know what you're thinking, yes this means your husband or wife could theoretically buy a home without you even knowing. But, guess what, they won't be able to sell it without you knowing. Gotcha! This is only one of many examples of why buying and selling a home are very different. Though this book will serve as a thorough guide, make sure you reach out to me or your local real estate expert if you're thinking about selling your home to ensure you stay up-to-date on changes in the industry and local laws.

Let's go over the 4 unexpected challenges you may face and how to get past them.

Overcoming the 4 Unexpected Challenges Faced by First Time Home Sellers

- **Don't know where to start:** Many first-time home sellers delay the sale of their home for years only because they are overwhelmed by or just don't know the process of selling a home. Not wanting to mess up or get themselves in legal trouble they delay their goals of moving out of their starter home or selling the house they inherited. Because of this, they sometimes miss opportunities in the market to get the highest price or sell the home in its best condition. This book should serve as an educational tool that will help you confidently sell your home at the perfect time.
- Managing Deadlines: Selling your first home often means juggling buying a new home and selling your old home at the same time. When you bought your home you weren't juggling two property sales at once. You didn't have to worry about two property inspections and repairs. Managing deadlines and expectations for more than one property at a time can be extremely overwhelming and that is why a good realtor is needed to guide you through this process and make sure no mistakes are made, no deadlines are missed, and all goes smoothly.
- Marketing the Home: Many first-time home sellers make the mistake of trying to list their home for sale by owner, trying to save money, without realizing they're preventing themselves from marketing the property effectively enough to draw in the highest paying buyer. To get the most for your home we must do a great job of attracting attention to the home both online and in person. My team will help you prepare your home for the market, advertise your home on every possible website, and help you attract the highest offer.
- Deciding on an offer: One challenge unique to first-time home sellers is that they've never had to make a decision about an offer that someone made on their home before. How do you know if a buyer's offer is for real? How do you know if the buyer can afford your home? How do you make a counteroffer? Having sold more than 100 homes, I've guided tons of clients through the selling process, helping them make the right choice about offers and negotiating counter-offers that got them the best price and terms possible.

Legal Know-How: Local Laws You Need to Know to Sell Your Home in the Piedmont Triad

Selling your home in High Point, Greensboro, Winston-Salem, or any of the Piedmont Triad cities isn't just about putting up a "For Sale" sign and waiting for offers. It's about knowing local laws, regulations, and market trends unique to this region. Understanding them can make all the difference in successfully selling your home and maximizing its value. I'm here to guide you through it all - let's break down the laws.





Disclosures: In NC sellers of any residential properties are required to complete 2 required seller disclosures. First, the Residential Property And Owners' Association Disclosure Statement asks the owner to disclose any known defects in the property and all information related to the homeowner's association. Secondly, the Mineral Oil And Gas Rights Mandatory Disclosure Statement asks the seller to disclose if they or any previous owners have ever severed the mineral or oil rights from the property. Basically, this protects the buyer from buying a property that has had the oil rights sold to a different party. A third mandatory disclosure comes into play if the subject property is older than 1978. That is the Lead-Based Paint Addendum. This document is used for the seller to disclose their knowledge of the property's potential of the presence of lead-based paint. These disclosures could differ from the last state in which you sold a home or if you have sold a home in NC before some of these disclosures have changed. Please spend some time familiarizing yourself with these important disclosures.

Due Diligence: One of the main differences between the home selling process in NC versus the home selling process in other states is the due diligence process. NC is a Buyer Beware State, meaning it is up to the buyer to conduct their inspections to determine the condition and title status of the property. It's not up to the seller to fess up to every defect in the property. This takes a lot of the liability off of the seller which is a good thing for you as the seller. What is important to remember about the due diligence process is the implications of the Due Diligence Fee. In NC, unlike other states, we use a due diligence fee to compensate you, the seller, for taking your home briefly off the market for the buyer to perform his or her due diligence, inspections, etc. During this time, the due diligence period, the buyer can enter your home to do their inspections and decide if they want to move forward. The due diligence fee that they give you is not refundable but it is part of the funds you will walk away with from selling.

6 Keys to Top Dollar Offers On Your Home

First impressions are everything when selling your home. The number 1 factor that influences the price your home will sell for (within our control) is condition. The better the condition of your home, the better first impressions it will give (especially online), and the greater amount of showings it will have. More traffic means more offers and higher offers. In my years of experience, I've helped my clients sell for top dollar through six simple steps:

- Get Some Help: Sellers, especially first-time home sellers, often tell me how happy they were for hiring me to help them sell their homes. Selecting a full-time local realtor who will actively market your property, has a network of potential buyers and other agents, and will negotiate on your behalf will give you peace of mind and help you get top dollar. An agent will advise you on creating a great first impression of your property. Also, an agent will help you market the property online and distribute the listing on multiple websites. More eyeballs on your property means the buyer willing to pay the most is more likely to see your listing. Don't make the mistake of trying to sell your home alone. You wouldn't represent yourself in a court case, so why would you sell one of your biggest assets without the help of a seasoned professional?
- Declutter and Depersonalize: Many buyers are from different parts of the country, have different cultures and religions, and may have different preferences than you when it comes to style. To sell your home for top dollar we want your home to appeal to as many buyers as possible. We want them to be able to imagine themselves living in your home. It's easier for buyers to see your home as a place they could live if your family photos, your dog's toys, and your kids' homework aren't distracting them. I always advise my clients to stage their homes to look as much like an IKEA showroom as possible so that we can give it the best opportunity to sell for the most. Make your home appeal to the whole pool of buyers by depersonalizing and decluttering your home. You're moving anyway so it makes sense to go ahead and put some of those things in storage. This will also make your home feel bigger and more open. This is crucial to do before photos are taken so that it looks great online.
 - **Increase Curb Appeal:** Trust me, the first impression starts in front of the house. Buyers want to buy a home they can be proud of when they pull into the driveway or when family comes for the holidays. Giving your home curb appeal is one of the cheapest improvements you can make and one that homeowners can do themselves. Increase curb appeal by making the following improvements:
 - Trim shrubs, trim trees, and clean up yard debris
 - Add fresh mulch to garden beds
 - Pressure wash house and driveway
 - Paint the front door, shutters, and anywhere that has peeling paint
 - Take photos of the home in spring when flowers are blooming
 - Make sure all outdoor toys are put up and the yard is mowed regularly

6 Keys to Top Dollar Offers On Your Home

- Invest in Professional Cleaning: There are few investments you can make into preparing your home for sale that pay off better than a good old-fashioned cleaning. I mean a top-down deep clean getting all of those hard-to-reach spots and in the corners of your house that, let's just face it, don't get cleaned that often. It's these places that buyers look while seeing a house even though it's not somewhere they will look often when they're the homeowner. Cleaner houses take better photos, sell faster, and sell for more money than dirty houses. My buyer clients often note the cleanliness of the home as a reason they choose NOT to buy a property. Trust me, professional cleaning will go a long way to getting you top dollar, I've seen it time & time again.
- Run a Systems Check: Have all major systems tuned up so there are no surprises during inspection. These major systems are often a deal breaker if they come up on an inspection while we are under contract. If you know the home has a major defect with the HVAC system, roof, foundation, electrical, or plumbing systems it's better to deal with it now rather than when the home is tied up under contract. Have the licensed professional performing the work write a letter stating their professional opinion of the system. This will alleviate the fears of buyers who are worried about system failure. This can especially help when a contractor gives his ok on a relatively old system. If you replace one of these items we can use that as a marketing tool to better sell your home.
- Price to Sell: One of the greatest mistakes we can make when listing a home is listing the home for too high of a price. There is a negative correlation between time on the market and the price the home sells for. Meaning the longer a home is on the market the less the home will sell for. We want to price your home at a price that will cause it to sell. To do this the price that we ask the market to pay must be justifiable based on recent comparable sales. Homes that are overpriced and stay on the market for a long time often sell for less than they would have if they were priced more reasonably from the beginning to sell quickly. Pricing the home fairly will encourage more buyers to visit the property for showings. More showings often mean better offers. Let's price your home to get enough traffic so that we attract a great offer.



Kirby and Kelly Team - Kirby Graves -Author of This Book, Realtor, Investor, Local Guide

My hope is that I have already given you enough value with my content that you would never work with another real estate agent.

I promise to advise you as I would my own daughter. Let's make your real estate investing dreams come true.

- Kirby Graves
- Kirby & Kelly Team At Real Broker, LLC
- 336-740-5535
- kirby@kirbygraves.com
- 620-D Guilford College Rd Greensboro, NC 27409

1 Punch Pros - General Contractor

Cameron and Shane Whitman are Triad locals and specialize in knocking out inspection list items and general home renovation. I have personally hired them to renovate more than 15 properties. They are honest and hardworking people. Shane will answer his phone and answer your questions. The people Punch Pros hires like Megan, the office manager, are top-notch. They will do everything you need from changing light bulbs to ground up new construction.

- Punch Pros
- 336-646-4061
- thepunchpros@gmail.com
- PO Box 39536

Greensboro, NC 24438

High Point Thrift

They specialize in purchasing antique furniture, jewelry, and anything else of value, saving you from the dilemma of giving away or disposing of treasures. Don't hesitate to choose them to find a new home for your items and get a great deal.

- High Point Thrift
- 336-434-3333

Marathon Moving

Tyler's team at Marathon Moving can help you navigate the moving process no matter where you are moving. They either move your belongings with their in-house team or contract another professional team if you're moving out of state. They have a great reputation for accommodating clients on short notice and helping with unusual items. Consider them your all-hands-on-deck partner for your next move!

- Marathon Moving Service
- 336-895-1605
- marathonmovingcompany.com
- 7712 Boeing Dr C
 Greensboro, NC 27409

Heads Up Home Inspection

Your Home Inspector will deliver an extremely detailed and exhaustive report, boasting an average of 100+ pictures and 10+ videos. Most single family property inspections will average 30-60 discoveries, all organized into 3 different levels of concern.

Heads Up Home Inspection

336-663-2726

headsuphomeinspection.com/

1420 Kindley St A

Greensboro, NC 27406

Sanitary Septic

Sanitary Septic is a new service provider I have started using for septic inspections and septic clean-out services. So far they have been quick, professional, and courteous. No more crappy septic service providers - horrible dad joke/pun intended.

Sanitary Septic Service

336-978-3245

sanitarysepticservice@yahoo.com

636 Oaklawn Road
Winston Salem, NC 27107 US

Embellish Home Staging

Embellish Home Staging specializes in highlighting homes to their fullest potential, whether through staging or design. They understand the crucial role staging plays in preparing a house for the market. Their mission is to assist clients in bringing out the best features of their homes, offering services ranging from simple furniture adjustments to complete home makeovers.

336-202-7070

embellishgso@gmail.com

Norma Matto of Jefferson Capital Mortgage - Mortgage Lender

Norma is my go-to mortgage broker that I recommend to clients for normal loan situations. If you have a credit score of about 640 or above and your debt to income will qualify you, she is your girl. She can shop around multiple banks and lending institutions to find the best interest rate and terms for you. Other lenders are forced to look internally, but Norma can look at tons of sources to find the right loan.

Norma Matto

🍒 🛮 Jefferson Capital Mortgage

336-317-0843

norma@jeffersoncapitalmortgage.com

8

CMG Home Loans

Sam excels in helping clients find ideal loan options with swift, personalized service. He's quick to respond, tailoring loans to fit specific financial needs and ensuring a seamless financing process. Samuel is a go-to for anyone seeking a reliable and efficient loan officer.

Samuel Collier

CMG Home Loans

(336) 501-2101

scollier@cmghomeloans.com

9

Donato Law Firm

properties.

Many times Donato's team has stayed late or worked on my client's behalf after hours to help get my client's property closed.

I cannot recommend them enough. They often turn around a closing in 2 weeks or less. Their expertise is narrow: real estate closings. They are true experts in this field. Their rates are reasonable and will work with you if you are buying multiple

Donato Law Firm

336-235-0888

closings@donatolaw.com

2016 New Garden Road #A Greensboro, NC 27410

10

Ashley Williams First American Home Warranty

Ashley provides personalized home warranty services during the buying process to ensure that you will be covered after closing. She has helped many of my clients get their repairs approved. Their coverage is affordable and I especially recommend them if you will be short on reserves right after closing to help protect against unexpected repairs.

Ashley Williams

First American Home Warranty

336-482-6034

awilliams@firstam.com



Investing in Triad Real Estate

Whether you've already invested in Triad real estate or you're just beginning, I'm here to help you master the area. Let's go over my recommended strategies for smart investors, from calculating cash flow to gaining peace of mind by finding the perfect property manager.

The name of the game is cash flow. I always say this, partly as a joke in reference to Robert Kiyosaki's investing board game "Cash Flow" and because of my personal philosophy for real estate investing. Cash flow is the amount of money left over each month when you take the rent received and subtract the expenses. Cash flow is either positive or negative. It is nearly impossible for this equation to "Break Even" every month. Either your rental property is paying you, or you are paying it.

Personally, I'd rather my rental properties pay ME.

"But what about appreciation?" you ask. Of course, I hope that my property will appreciate so that my returns will be much greater but I would never buy a property solely for this reason. Why? I don't buy properties that can't generate money that is left over each month when you take the rent and subtract out the expenses. For me to consider buying a rental property it must have cash flow. But how can you avoid risk during a recession or down market? I always make sure that the property's rent can cover all the expenses related to the property, including the mortgage payment. As long as I keep this rule, I can weather any storm that blows against the real estate market. Who cares if prices temporarily dip if I'm investing for the long run AND in the short-term, my properties are covering their expenses and producing cash flow? Of course, all investments come with some risk, but cash-flowing real estate is one of the most powerful hedges against recessions and economic headwinds. I would never want to rely on my salary to pay for my rental properties because everyone, no matter how important they are, can go through a brief time where they are laid off or are making less money.

To protect your family, wealth, and real estate portfolio in times like this the rental property you choose mustn't take additional funds out of the funds your family needs to live every month. Appreciation then is the icing on the cake. Appreciation can allow you to refinance a property and withdraw equity that can be then used to buy more real estate. Cash flow is like the gas and oil required to drive your car, and appreciation is like a boost of Nitrous Oxide that provides the extra momentum to create real wealth. Just don't get fooled, your car can't go anywhere on Nitrous alone. But how can we make sure that your property is generating cash flow?



And what if you already have a property that is NOT cash-flowing? Cut your losses and sell. Take whatever equity you have and put it into an investment that generates cash flow. You will sleep better at night knowing that the property generates enough revenue so that it covers its expenses and you won't have to skip your Starbucks to make the mortgage payment.

The Triad is still a great place to find cash-flowing property. I have a property in High Point that after purchase price and renovations cost us \$95,000. The monthly expenses total about \$1,100 a month. We rent the property for \$1195 a month. This generates \$95 per month in cash flow. This is \$95 that I don't have to work for every month. It might not sound like a lot but it's still cash flow! Your real estate agent should be able to help you find something that cash flows.

*Insider tip: The best rental properties are often found off-market. Make sure your agent works with investors enough that they can provide you with some leads of off-market properties and properties listed on the MLS. Many real estate investors determine if a property will cash flow based on what's called the 1% rule.

The 1% Cash Flow Rule: A property should cash flow if the monthly rental income = roughly 1% of the property value. For example, if you are looking at a \$100,000 property you'll want to make sure your property manager says you can get at least \$1000 in rent per month. This isn't exact math, as I said it's a rule of thumb. To determine if your property will cash flow, keep this basic calculator on hand:

https://www.360financialliteracy.org/Calculators/Cash-Flow-Calculator

I often see people underestimate renovation costs. Make sure your real estate agent helps you get a qualified contractor to bid the repairs on the property so you have actual numbers.

Thinking of DIY property management? Hiring a pro is the smart move. Let's talk about how it can maximize your ROI.

If you're just getting started investing in a rental property, you may be thinking about managing rent collection and tenants yourself. Hey, it's only one property, what could go wrong?! Trust me, things will go wrong, and they will go wrong at the worst times, like while you're boarding a plane to Belize or just as you're about to sit down for Thanksgiving dinner with your family. Things will break. That's the nature of owning anything worth owning. In the words of my self-proclaimed redneck uncle: "If you don't wanna worry about nothing, don't have nothing".

Having a property manager is about quality of life. Didn't you decide to become a rental property investor because you wanted a better quality of life? Unless you're the guy who gets excited about fixing toilets in the middle of the night, leave the stress of property management to the professionals. They will qualify tenants better than you can which means less turnover. They will keep up with it.

If you're looking to invest in the Triad you're in luck. Several great property managers service the area. Not all provide the same level of service and you'll have to decide what you need or don't need.

<u>*Insider tip:</u> I recommend finding a full-service property manager who does routine maintenance inspections, has an in-house maintenance team that only works on the properties they manage, and has a large enough staff to handle tenant requests, court appearances, and all of their properties.

To truly vet a property manager you need to interview a few different property managers. Ask them the following questions:

- How many properties do you manage?
- What % of the properties managed are owned by people who work at or own your firm?
- Can you provide a few references of other owners that you manage property for?
- How quickly are you able to get a property rented?
- Do you have an in-house maintenance staff?
- How many people are on your team?
- What % of the rent do you charge to manage property?
- What additional fees do you charge?
- What do you charge to place a tenant?
- What do you charge if you have to go to court on my behalf?
- What do tenants say about the quality of your service?
- Will you be available by phone when I have a question?
- How often do you inspect the properties?



After asking these questions to 2-3 different property management companies you will understand how different one property manager can be from the next. For me having a full-service property manager who handles all aspects of property management is very important. I want to be as hands-off as possible with my properties so that I can focus on helping my clients and growing their investment portfolios. I have personal experience with two great property management firms in the Triad that I always recommend:

Property Management Firms I Recommend

1 Fortified Dreams Property Solutions

Fortified Dreams Property Solutions offers top-tier property management and real estate investment services. Their team specializes in creating custom solutions for investors, ensuring properties are well-maintained and profitable. With a strong focus on maximizing returns and minimizing hassles, they are the go-to for efficient and reliable property management.



Fortified Dreams Property Solutions



(336) 223-5337 500



500 W 5th St Suite 800 PMB 31 Winston

Salem, NC 27101

Marathon Property Solutions

IMarathon Property Solutions offers a wide range of real estate and property-related services. From property and project management to sales, leasing and consulting, you are sure to find a real estate service that is most suitable to your needs.



Marathon Property Solutions



(336) 698-4250



3704 Old Battleground Road

Greensboro, NC 27410

Triad Investing Tips for Out-of-Town Investors

If you're investing from a distance, you have several more hurdles to clear than the average local investor. Mainly you will need a bulletproof team of professionals local to your rental property. Your team should include a great real estate agent, a local mortgage lender, a real estate attorney, a professional property manager, various contractors, a home inspector, an insurance professional, and more. To create this team, you will need to do some online research or reach out to me - as your Triad real estate agent & expert, I'm always happy to help create the perfect local team through my network. In any case, your agent should know a handful of good people from all of these trades. Have your agent introduce you to two or three professionals of each trade that you can interview. You'll want to travel to the area and meet these people in person to create a strong relationship with them.

*Insider tip: You may be tempted to fly in through Raleigh or Charlotte because the plane tickets are a little cheaper but I encourage you to travel through the local airport, the Piedmont Triad International Airport. The lines are so short you will be basically the only person at the security check. It's easy to get an Uber or rental car at the airport. There is a hotel right beside the airport but you'll want to stay a little closer to the properties or professionals you'll be visiting. If you're staying in Greensboro and looking for a unique stay I suggest the historical O'henry hotel. Otherwise, there are plenty of chain hotels and Airbnb properties where you can stay.



Facetiming with your contractor will help you form a relationship that will be helpful when something goes wrong. I see investors make the mistake of not taking the time to build a relationship proactively, before the time that they need to call on that person. It's best to be proactive and meet with the people you will need before you need them. These local contractors and professionals will also be able to give you a more indepth understanding of the upcoming areas of the triad where it will make sense to invest. Give me a call in advance of coming into town and I'll line up a day of looking at properties, introducing you to local vendors, and ending with grabbing a beer or snack at one of my favorite local spots.

In the property management section, I already gave you my two favorite property managers, here's a list of some other local vendors I have worked with. Let them know that Kirby sent you!

*If you're not going to use me as your realtor I suggest reaching out to the real estate agent you trust from your home town and ask them to introduce you to a qualified agent in the area you're investing in.



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Kirby and Kelly Team - Kirby Graves -Author of This Book, Realtor, Investor, Local Guide

My hope is that I have already given you enough value with my content that you would never work with another real estate agent.

I promise to advise you as I would my own daughter. Let's make your real estate investing dreams come true.

- Kirby Graves
- Kirby & Kelly Team At Real Broker, LLC
- 336-740-5535
- kirby@kirbygraves.com
- 620-D Guilford College Rd Greensboro, NC 27409

Punch Pros - General Contractor

Cameron and Shane Whitman are Triad locals and specialize in knocking out inspection list items and general home renovation. I have personally hired them to renovate more than 15 properties. They are honest and hardworking people. Shane will answer his phone and answer your questions. The people Punch Pros hires like Megan, the office manager, are top-notch. They will do everything you need from changing light bulbs to ground up new construction.

- Punch Pros
- 336-646-4061
- thepunchpros@gmail.com
- PO Box 39536

Greensboro, NC 24438

Alex Lara Painting

Alex delivers exceptional residential and commercial painting services with a meticulous eye for detail. Whether it's an interior or exterior project, Alex and his team focus on delivering high-quality finishes that exceed expectations. With their reliable service, your property will have a fresh and vibrant new look, all while adhering to your schedule and budget.

- Alex Lara Painting
- (336) 232-8077
- alexpainting2@gmail.com

Junkyard Dogs

Thad and his team of junk removal pros are great to work with. They usually have a 2-3 day turn around from time of scheduling until the debris are removed. Call them for any of your junk removal, small demolition, and haul away needs. I have used them personally for one of our commercial properties where we often need junk removal.

- Junkyard Dogs
- 336-686-JUNK (5865)
- thadjunkdog@yahoo.com

Ray's Pest Control and Wildlife Removal
Ray's Pest Control and Wildlife Removal is a
trusted partner in keeping your home and business
pest-free. Their expert team specializes in
eliminating a wide variety of pests, from insects to
larger wildlife, with environmentally responsible
solutions. They also offer preventive services to
ensure your property remains protected year-

round. Ray's reliable, responsive service guarantees peace of mind with every visit.

Ray's Pest Control and Wildlife Removal

336-722-1307

www.raypestcontrol.com

611 Anson St Suite 101, Winston-Salem, NC 27103

Sanitary Septic

Sanitary Septic is a new service provider I have started using for septic inspections and septic clean-out services. So far they have been quick, professional, and courteous. No more crappy septic service providers - horrible dad joke/pun intended.

Sanitary Septic Service

336-978-3245

sanitarysepticservice@yahoo.com

636 Oaklawn Road

Winston Salem, NC 27107 US

Hogan's Well Service

Jake at Hogan's Well Service has always given my clients and I great service and advice on any and all issues involving wells and well water. When one day the well pump at my client's rental property went bad he got out there right away and had it fixed within four hours. Always kind and willing to help.

💄 🛮 Jake Hogan

336-932-5626

Norma Matto of Jefferson Capital Mortgage
- Mortgage Lender

Norma is my go-to mortgage broker that I recommend to clients for normal loan situations. If you have a credit score about 640 or above and your debt to income will qualify you then she is your girl. She is able to shop around to multiple different banks and lending institutions to find the best interest rate and terms for you. Other lenders are forced to only look internally while she is able to look at many sources to find the right loan.

Norma Matto

🛂 🛮 Jefferson Capital Mortgage

336-317-0843

norma@jeffersoncapitalmortgage.com

8 LYNK Capital

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Michael's team provides private lending solutions for real estate investors and developers. They specialize in short-term bridge loans and construction financing, helping clients leverage opportunities quickly. With competitive rates and a flexible approach, LYNK Capital offers customized loan programs to suit a variety of property investment needs. Their experienced team works to ensure smooth transactions and timely funding for real estate projects.

Michael Huffman

407-476-2500

michael@lynkcapital.com

7100 Six Forks Rd STE 335, Raleigh, NC 27615

Donato Law Firm

Many times Donato's team has stayed late or worked on my client's behalf after hours to help get my client's property closed.

I cannot recommend them enough. They often turn around a closing in 2 weeks or less. Their expertise is narrow: real estate closings. They are true experts in this field. Their rates are reasonable and will work with you if you are buying multiple properties.

Donato Law Firm

336-235-0888

closings@donatolaw.com

2016 New Garden Road #A Greensboro, NC 27410

Innovative Closing Solutions

Innovative Closing Solutions is known for delivering efficient and reliable title and escrow services. Their team specializes in residential and commercial real estate closings, ensuring a seamless experience for buyers, sellers, and agents. With a reputation for fast turnarounds and attention to detail, Innovative Closing Solutions provides a personalized approach, helping clients close on time and with confidence.

Innovative Closing Solutions

(336) 793-1953

www.innovativeclosingsolutions.com



Conclusion

About the Author: Kirby Graves is a top-producing licensed real estate agent, broker, Realtor, and investor with over 4 years and 100 transactions of experience serving clients in the Triad. Kirby specializes in helping families through the process of selling their first home. Many Triad families put their faith in Kirby every year to advise them about real estate. In addition to helping his clients, Kirby and his investment partners have built a rental property portfolio of more than 50 residential rental units, a storage facility, and a vacation rental company.

Kirby is a lifelong resident of the Piedmont Triad area. He was born and raised in Trinity, NC just below High Point, attending Trinity High School where he was the captain of the soccer team. After graduating from East Carolina University Kirby moved to Greensboro to grow his landscaping business that he had started in college. Kirby was originally interested in real estate because his father had a few rental properties while Kirby was a child which had always given him the idea that he would one day become a real estate investor.

Through 5 years of helping Triad residents in his landscaping business, Kirby discovered his skills would be put to better use in the residential real estate brokerage business. Now Kirby lives in Winston-Salem with his family and spends his professional time helping his clients buy, sell, and invest in Triad real estate.

Don't navigate the Triad's real estate market alone. Contact me today for expert guidance every step of the way.