



# Grace

Middle Tennessee Realtor  
Franklin, Spring Hill, Columbia and  
surrounding areas

3rd Quarter 2019

## Preferred Client Newsletter



### Happy Home Anniversaries!

<u>1 Year</u> Chris & Kirston	<u>7 years</u> Curtis & Amy L. David & Karen H.
<u>2 Years</u> Mary & Greg	<u>9 Years</u> Tina L. Josh & Lauren M.
<u>3 Years</u> Rena B.	<u>12 Years</u> Amanda W.
<u>4 Years</u> Belinda A. Robert & Diana M.	
<u>5 years</u> Della & Greg Connie F.	
<u>6 Years</u> Jimmy & Pat P. Bret & Jamie M. Bruce & Giselle Donna H. Mark & Dee Dee M.	

- HOME TIP OF THE MONTH:**  
**YOUR FALL HOME MAINTENANCE CHECKLIST**  
COMPLETE THIS CHECKLIST TO PREP YOUR HOUSE AND YARD FOR COLDER WEATHER
- 1 STOCK UP ON WINTER SUPPLIES
  - 2 SHUT OFF EXTERIOR FAUCETS AND STORE HOSES
  - 3 TEST OUTDOOR LIGHTS & REPLACE AS NEEDED
  - 4 CHECK SAFETY DEVICES
  - 5 VACUUM RADIATORS, BASEBOARD HEATERS, AND GRATES
  - 6 REMOVE WINDOW A/C UNITS
  - 7 RAKE LEAVES, CARE FOR SHRUBS AND TREES
  - 8 SEAL GAPS WHERE CRITTERS & BUGS COULD ENTER
  - 9 ADD WEATHERSTRIPPING
  - 10 CLEAN DRYER VENTS, GUTTERS & DOWNSPOUTS
  - 11 MAKE EXTERIOR REPAIRS
  - 12 CONDUCT AN ENERGY AUDIT
  - 13 SCHEDULE A CHIMNEY CLEANING & HEATING SYSTEM CHECK



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### FOR LEASE

Individual Office Space  
4115 Mallory Lane,  
Franklin. \$500/Month,  
MLS #2074928



### FOR LEASE

Individual Office Space  
1726 General George  
Patton Dr, Unit #1,  
Brentwood. \$300/  
Month, MLS #2071806



### FOR LEASE

Office Suite in Franklin -  
Available January 1st or  
Sooner - 1224 Columbia  
Avenue, Suite 200,  
\$2100/Month



206 Jackson Heights Road,  
Columbia, TN



150 Pate Lane, Dickson, TN

### FOR SALE

#### 307 Bel Aire Drive, Downtown Franklin - off Historic Adams St.

Possible Air B&B. Walking distance to  
restaurants, theaters, library, etc. 3 beds /  
1 full bath / 1030 sq ft - Totally renovated  
this year! 3 bedroom/1 bath ranch with  
new kitchen and all new Samsung  
appliances, soft close drawers, and deep  
single sink. Tiled combination tub/shower,  
shiplap walls, and tiled flooring in totally  
updated bath. New plumbing. Home has  
finished hardwood throughout. Large bay  
window in living room. New roof, newer HVAC, large one-car garage, carport and  
landscaping. Just reduced to \$384,900. Motivated Sellers. MLS 2078172





Dream home, meet  
dream home loan.



## First-Time Homebuyer Mortgage

Ascend makes it easier than ever to buy your first home.

With our fixed and adjustable rate first-time homebuyer mortgages, you can purchase a home with no down payment. In some cases, you can even finance part of the closing costs!

- Loan amounts up to 102 percent\* of the sales price
- Minimum required investment of only \$500
- No Private Mortgage Insurance (PMI) required
- Loan amounts up to \$300,000
- No income limitations
- No loan origination fee\*\*

If you haven't owned a home in the last three years and want to purchase one in Middle Tennessee, contact us using the number or email address below and schedule a time to meet with an Ascend Mortgage Loan Originator. You can also apply online at [AscendFCU.org](http://AscendFCU.org).

\*Restrictions apply. Contact a Mortgage Loan Originator for complete details.  
\*\*Normal closing costs apply.

Contact an MLO:

**Rena Buckley**  
Mortgage Loan Originator  
Real Estate Department  
NMLS #657708  
Ascend Federal Credit Union  
**Raising Possibilities**

1.800.342.3086 ext 2818  
931.454.2818 direct line  
931.800.9228 cell  
931.454.1313 - fax  
[rbuckley@ascendfcu.org](mailto:rbuckley@ascendfcu.org)



For more information about Ascend mortgage products, contact us by email or call:

[Mortgages@AscendFCU.org](mailto:Mortgages@AscendFCU.org) // 800-342-3086 ext. 1300



All loans subject to credit approval. Federally insured by NCUA. NMLS # 451452.  
We do business in accordance with the Federal Fair Housing Laws and the Equal Credit Opportunity Act.  
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# Congratulations



**Steven & Haley W. on the purchase of your first home!**



**Scott & Maggy H. on your new home!**



**Jose & Maria L. on the purchase of your first home!**



**Tanner W. on the sale of your home!**



**Nathan & Hannah I. on the sale of your home!**



**Wayne & Mary M. on the sale of your home in Brentwood!**

**Demetrius & Willie W. on the purchase of your investment property!**



**Betty E. on the sale of your home in Dickson!**



**Tanner & Alexandria W. on your marriage and the purchase of your new home!**



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# 5 Unwritten Etiquette Rules Home Buyers Might Not Even Realize Are a Big Deal

If you're looking to buy a house, you're probably eager and excited. That's fine, but just keep in mind that in this heightened emotional state, it's easy to get swept up in the moment and behave, well, not perfectly.

This can lead to trouble since, just like anything else, buying a home comes with its own set of rules. Some may be fairly obvious, since they're outlined in all that real estate paperwork you'll soon be signing. But some of these rules are the unwritten, etiquette-based kind. And if you break 'em, it could still stop a real estate deal in its tracks. Worried you might not be aware of all the things you might do that could inadvertently rub home sellers or real estate agents the wrong way? Then heed these five etiquette rules that many home buyers might all too easily overlook.

## **Rule 1: See a house online you love? Don't call the listing agent**

When you're looking for a house and find a place that looks like it could be The One, it can be tempting to jump the gun and call the listing agent immediately. But stop right there.

The reason? The proper channels of communication dictate that you should ask your own buyer's agent to reach out to the listing agent, who will, in turn, let the home sellers know of your interest. We know it sounds like a long game of telephone, but it's necessary for a number of reasons. Namely, it means both buyer and seller have an agent looking out for their distinct interests, facilitating the deal.

"You're not going to get a better deal by going directly to the listing agent," explains Matt Van Winkle, owner of Re/Max Northwest Realtors, in Seattle. "They represent the seller and are just trying to get the seller the best price."

There is a caveat to this rule, says Kerron Stokes, a real estate agent with Re/Max Leaders, in Colorado: "If you are not represented and if you do not have an agent, then feel free to call the seller's agent," Stokes says. "But if you are a buyer, you should get an

agent, as they can best represent your interests."

## **Rule 2: Don't ask your agent to show you homes until you sign a buyer-broker agreement**

We get it, signing legal documents is scary. But here's the thing: If you're not ready to commit to your real estate agent, you're not ready to get serious about buying a home.

"Be prepared to sign a buyer's agreement so that your buyer's agent knows you are serious and ready to go," Stokes says. "From a consumer protection standpoint, it's a very good thing for all involved."

A buyer-broker agreement is a legal contract that defines the relationship between the buyer (that's you) and your real estate agent. The agreement is good for both parties, since it outlines exactly what services the broker is going to provide. A buyer-broker agreement is also a way to let your real estate agent know that you're committed to working with this pro to find your home.

And, if the relationship doesn't end up working out, you can always end the agreement and find another agent to work with. It's poor etiquette to work with more than one real estate agent at a time, and the buyer-broker agreement shows your agent that you're not doing that.

"Remember that buyer's agents are only paid if they close a deal—they aren't paid for their time," Van Winkle says. As such, "it's wrong to call another agent just because yours is unavailable or on vacation."

## **Rule 3: Don't make an offer without mortgage pre-approval**

A mortgage pre-approval is a letter from a lender saying it will provide you with financing to buy a home up to a certain loan amount. It makes everyone's lives easier since it provides proof of how much home you can afford to buy and agents—and that you can put your money where your mouth is



with an offer. Without it, your offer is an empty promise.

"If you want to compete against other buyers for a home, you won't be able to do that without that pre-approval letter," says Bill Golden, a longtime real estate agent with Re/Max Metro Atlanta Cityside.

## **Rule 4: Don't be late to home showings—or bail entirely**

If you have an appointment with your agent to view a home, treat it like a priority. If you're going to be late or can't make it, call your agent and let him know.

"If you don't respect my time, then we don't have a good working relationship," Golden says. "Usually, I will have set up appointments to see several homes, and if you're late or don't show, I have to try to rearrange all of the showings, which may not be possible on short notice."

## **Rule 5: Don't pretend you're ready to buy if you know you're really not**

This one might sound like a no-brainer, but it's such a big part of real estate etiquette it's worth driving home: Don't pretend that you're ready to buy if you aren't. Don't enlist the services of a buyer's agent if you know you're still in the fact-finding and "just looking" phase of your home search.

So go to open houses. Window-shop. Just be upfront with everyone about where you are in the process. Don't pretend you're ready to buy just because you want to be taken seriously. Real estate agents work on commission, so don't wantonly take their attention away from actual, paying clients and potentially costing them sales, which is a serious thing. Got it?

# Upcoming Local Events

**OCTOBER 25 & 26, 2019 – 10:00 AM – 2:00 PM**  
MID-SOUTH LIVE STEAMERS  
Maury County Park, Columbia, TN

**OCTOBER 26, 2019—10 AM TO 7 PM**  
THE 36TH ANNUAL PUMPKINFEST  
Main Street, Franklin, TN

**OCTOBER 26, 2019— 3PM TO 7 PM**  
2ND ANNUAL HOT AIR BALLOON SPOOKTACULAR  
Tennessee Children's Home, Spring Hill, TN

**NOVEMBER 30, 2019—4:30 PM**  
155TH ANNIVERSARY OF THE BATTLE OF FRANKLIN – ILLUMINATION  
Franklin, Tennessee

**DECEMBER 14 & 15, 2019**  
35TH ANNUAL DICKENS OF A CHRISTMAS  
Main Street, Franklin, TN



## CHRISTMAS PARADE

**Monday—December 2nd—7 PM—Columbia**  
**Saturday—December 7th 2pm—Franklin**  
**Saturday—December 7th—8:30 am—Nashville**



There is no greater compliment than a referral! If you or a family member has questions, or could use my assistance with buying or selling a home, please have them call me. If they use me with their transaction, as always, you will receive a \$50 gift card when we close.



Check out April's Ink House for rustic décor, original signs, home renderings, animal portraits, pen and ink stippling art! Lots of one of a kind treasures.

*Call me for all your real estate needs!*



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