



REAL ESTATE

Heart and Hustle

YOUR GUIDE TO
HOMEOWNERSHIP

2024





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A LETTER TO YOU

Our focus is on your complete satisfaction — from start to finish. More than 50% of our business comes from repeat customers and referrals. Good service speaks for itself. We look forward to the opportunity to earn your referrals too!

OUR REAL ESTATE BUSINESS HAS BEEN BUILT AROUND ONE GUIDING PRINCIPLE:

THIS PROCESS IS ABOUT YOU!

- *Your needs*
- *Your dreams*
- *Your concerns*
- *Your questions*
- *Your finances*
- *Your time*
- *Your life*



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MEET YOUR TEAM



BRITTANY NETTLES

Founder of Nettles and Co and lead Realtor at Keller Williams Real Estate in Yardley, PA. Wearing many hats, she is here to guide you through your real estate journey (and beyond)! A social media maven, catch her anytime of day on Instagram @brittanynettlesandco



HEIDI KLEBER-SALAMONE

Admin extraordinaire, transaction coordinator, and enthusiastic dog mom approaching four years of administrative and conveyancing experience. Punk stations on Pandora power her through most work days.



JENN LOCKE

Born and raised in Central Jersey (yes - it does exist!) by a family in the NJ pizza scene. A 7-year resident of Philly, Jenn is powered by, arguably, too much coffee and infinite love for her cats. Find Jenn cruising around the city in her bright aqua Jeep, helping clients find the perfect rental, or hanging with her wife!



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HI! I'M BRITT

BRITTANY NETTLES

REALTOR | TEAM LEADER

Founder and Team Leader at Nettles & Co, a seasoned real estate team in Philadelphia. We sell heart, hustle, and a whole lot of homes. Philadelphia Magazine Top Real Estate Producers™ 2022. #1 agent/team for top volume and units sold since 2018.

PERSONAL

I run. I eat. I blog! Follow @brittanynetlesandco to see who I am and what I'm passionate about (and what's happening around Philly)! Nettles and Co. is an homage to my dad, who was my best friend. As the last Nettles in my clan, I want to carry on his legacy and everything he taught me as a business owner.

CLIENTS FOR LIFE

Over the years, our business has become referral-based. 70% of our business is from past clients (turned friends). Referrals are the highest form of compliment and flattery.

TECHNOLOGY

- Access to BRIGHT MLS, Zillow, Redfin, and major third party platforms.
- Social media expertise
- Over 3,000 followers on Instagram
- GPAR Board member
- Weekly newsletter that reaches 2,000 subscribers (and counting)!

COMMUNICATION

Call me, beep me anyway you want to reach me. A 24-hour response time is guaranteed — comfort, confidence, and communication!



AWARDS AND RECOGNITION

- 2017 "Rookie of the Year"
- 2017 #9 Individual Agent Closed Volume & Units
- 2018 #1 Individual Agent Closed Volume & Units
- 19-22 #1 Team Closed Volume & Units
- 19-22 Philadelphia Magazine Top Real Estate
- 19-23 Producers™ 1% of Realtors in the Nation
- 19-23 Top 100 Agents in the Greater PA Region



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Your vision, Your priorities. *Our expertise.*

From first-time home buyers and empty nesters to investors alike, we work with clients of all kinds. We work with each client individually and take the time to understand their lifestyle, needs, and goals. This is about more than a certain number of bedrooms or a particular ZIP code. It's about your life, and that's important to us.

Your vision and priorities drive how (and when) we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get a clear understanding of where you see yourself, our team will work swiftly and efficiently to help you comfortably land in your future home.



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THE BASICS



Name(s) _____

Phone(s) _____

Email(s) _____

Who is my primary contact (or contacts)?

What is prompting your move? When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If we found a home today that ticks all of the boxes, would you be comfortable making an offer?



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WISH LIST

LET'S BEGIN

Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.

What are the non-negotiables for your home? If you had to name your top five non-negotiables, what would they be?

Beyond your top five needs, what is something you really want?

Do you have a preference for the year the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people visit your home, what do you want it to say about you?

Are there any specific features that would make your next house feel instantly like home?

Will you require accessibility options?





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WISH LIST

EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories do you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage [e.g., attached, carport, etc.]?

What type of driveway or vehicle entrance/exit will you require?

Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]



What other exterior features are important to you?

INTERIOR

What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?



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WISH LIST

BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

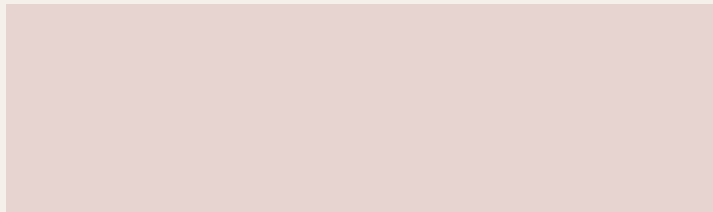
Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the primary suite?



KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?





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WISH LIST

KITCHEN (CONT.)

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

LIVING AND DINING ROOM

What are your general preferences for your living and family room(s)?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? (e.g., playroom for children, studio, mud room)

What else do you see for living areas?





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YOUR IDEAL NEIGHBORHOOD

What neighborhoods or areas would you enjoy living in?

Are there any specific streets or characteristics in these neighborhoods you're drawn to?

If applicable, what school districts do you prefer?

Where do you work?

Where are your favorite places to shop?

What other conveniences would you like nearby?

What do you like to do for fun? Are there any recreational facilities that you enjoy?

Is there anything else that is important to you?

MAKE MY SITE YOUR HOMEBASE

My website gives you the keys to the kingdom. Surf the MLS - locally and beyond - and utilize it as a portal to track your favorite homes. The concierge service captures your criteria and automatically filters homes for you daily. Search by style of home, neighborhood, or school district and reveal the details that matter most. Save searches, favorite homes, collaborate, and communicate!

www.nettlesandco.com | [@brittanynettlesandco](https://twitter.com/brittanynettlesandco)



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THE MILLION DOLLAR QUESTION

WHEN IS THE RIGHT TIME TO BUY?

There's only one right answer: when you find a home that truly suits your needs.

Inventory and economy will wax and wane, but when you find a house you can see yourself in, the timing is "right". Together we will take a comparative look at neighborhoods with inventory that fits your preferences. I will coach through all of the supporting next steps!

THE PROCESS:

PARTNER WITH A REALTOR

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

GET PRE-APPROVED

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter



GET TO SEARCHIN'

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home



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MAKE AN OFFER

THE PRICE

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

SETTLEMENT DATE

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

INCLUSIONS

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.



Typically, you will not be present at the offer presentation — we will present it to the listing agent and/or seller. The seller will then either accept the offer, reject the offer, or counter the offer with changes.

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests. When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



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UNDER CONTRACT! NOW WHAT?

There are many steps from contract to close. However, with the support of our executive admin and conveyancing team, we'll get you to the closing table.

IN THE NEXT 30 DAYS

- Secure a home loan *more details to follow
- Acquire home insurance and send proof to your lender
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize any contingencies
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

7 DAYS FROM SETTLEMENT

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company



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HOME INSPECTION

The inspection will help put you in a better position in making your decision to buy. We recommend getting a home inspection, termite, and radon in some cases.

You can learn a lot about your new home during the inspection. The inspector will thoroughly inspect the home and report the details to you. You should attend the inspection and walk through with the inspector so you can ask any questions. You'll receive the report in 24-48 hours and we can go over it to decide how to proceed. I will guide you through the process and make negotiations on your behalf. Usually the report is split into categories: major defects, safety concerns, repairs, and items to monitor. All homes will have ongoing maintenance and improvements will be necessary over time. Within the inspection period you'll have the option to accept the house as is, request the seller to make repairs or credit you to make repairs, or terminate the contract.

Following inspections, we will seek title insurance, homeowner's insurance, clear appraisal, and ensure the mortgage is underwritten!





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HOORAY! CLOSING DAY

Closing day marks the end of your home buying process and the beginning of your next chapter! To make sure your closing goes smoothly, you should bring the following:

WHAT TO BRING:

- Two (2) Forms of ID passport, driver's license, social security card, etc
- A certified check (or proof of wire) for the final closing figures

OWN IT:

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Get your keys — congrats, it's all yours!
- Save all of your paperwork (we will also email you carbon copies of everything)



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FAQs

HOW WILL YOU TELL ME ABOUT THE NEWEST HOMES AVAILABLE?

The Multiple Listing Service website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you: by phone and/or email.

WILL YOU INFORM ME OF HOMES FROM ALL REAL ESTATE COMPANIES OR ONLY KELLER WILLIAMS?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

CAN YOU HELP ME FIND NEW CONSTRUCTION HOMES?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

HOW DOES FOR SALE BY OWNER (FSBO) WORK?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property.



CAN WE GO BACK THROUGH OUR PROPERTY AGAIN ONCE AN OFFER IS MADE BUT BEFORE POSSESSION?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

ONCE MY OFFER IS ACCEPTED, WHAT SHOULD I DO?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing. Immediately before the closing, we will schedule a final walkthrough and inspection of your new home.



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GLOSSARY

ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

DEED

The legal document conveying title to a property.

DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.



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GLOSSARY

HOMEOWNERS ASSOCIATION FEE (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

LOAN TYPES

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

PREPAIDS

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

THIRD-PARTY FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.



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WHAT CLIENTS ARE SAYING

FIND MORE FIVE STAR REVIEWS ON GOOGLE OR ZILLOW & SHARE YOURS

EMILY C.

We had the pleasure of working with Brittany Nettles to buy our first home and she went above and beyond our expectations. She assuaged all of our fears about buying during a tough market, and she expertly guided the way from the the initial information gathering stage to the closing. We had true confidence in her expertise and knowledge and trusted her completely. She is a force. If you want to secure exactly what you're looking for, even in a seemingly impossible market, she is whom you want behind you. Not only is she a great realtor, she's also a kind, caring, and thoughtful person. She will take good care of you. We closed during a family emergency and Brittany navigated it flawlessly. Thank you Brittany!





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RYAN S.

My wife and I were first time home buyers, and Brittany was a godsend. She is incredibly knowledgeable about the Philly market, which helped us to find our perfect home at the right price. Brittany was always responsive (including late at nights and on weekends), and she was able to work around my difficult work schedule that took me out of state multiple times during our search. We also requested recommendations for several vendors throughout the process (i.e. mortgage broker, home inspector). Although we never felt pressured to use one of her recommendations, we always ended up going with someone in her network, and they were all great. Additionally, I would be remiss if I did not mention how excellent Brittany's assistant, Joelle, was to work with as well. During an unfamiliar and stressful process, Brittany and Joelle made us feel organized, and we knew that nothing was falling through the cracks. I could not recommend Brittany more.

KERIANN S.

When my husband and I decided to relocate from New York to Philadelphia, we were not sure if we would be able to find a real estate agent who could help us find a home remotely from out of town. We are first time homebuyers and felt daunted by the process to say the least. From the moment we spoke to Brittany Nettles, she inspired total confidence and had experience with lots of families moving to Philadelphia from out of town during the pandemic. Brittany and her team were always available and knowledgeable at every stage of the process. Initially we met with Brittany by phone and then stayed in touch regularly about the types of listings and neighborhoods we gravitated toward. It was clear that Brittany really thought about our lives and personalities, and the type of home that would suit us. As we narrowed in on our dream house and wanted to place an offer, she was always available, responsive, and thinking strategically in a way that really put our offer ahead of the others. She even provided an extensive video explaining all of the details of the offer paperwork, which no homeowner I know has had explained to them so thoroughly. Our first offer was accepted! To top it off, everyone (mortgage lenders, contractors, etc) that Brittany has recommended to us along the way has been top notch and reliable. If you are looking for a real estate agent who really cares about your future and can also get you a winning offer in this competitive market, look no further.