



NASHVEGAS
REALTOR

HOME BUYER *Guide*



SIMPLY VEGAS
REAL ESTATE MADE SIMPLE™





Welcome to my Home Buyer's Guide!
I am are thrilled to share my expertise
and insights with you.

In this comprehensive buyer's guide,
I've compiled essential information and
expert advice to help you navigate
every step of the home buying process
with confidence and clarity.

Rest assured that together, I can help
you navigate the process with ease.
We will outline the process and create
a plan together, so you don't have to
do any of the heavy lifting.

From creating your custom search. to
touring properties, negotiating the best
terms for you and creating a smooth
close, this booklet will be your guide

Thank you for the opportunity to be your
trusted partner in your home buying
journey. I am excited to work with you
and help you achieve your goals.

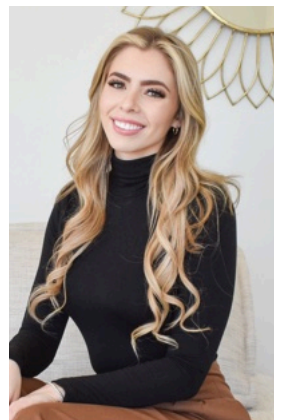
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Connect with me

ABOUT ME

Hey there! I'm Haley, your NashVegas Realtor, originally from Las Vegas and now proud to call Nashville home since 2022. My journey began with a Bachelor of Science in Hospitality from the University of Nevada, Las Vegas, where I honed my skills in creating unforgettable experiences. After founding Eventfully Haley, a boutique event planning company in Las Vegas, I discovered my knack for understanding client needs and delivering exceptional service.

Transitioning from luxury weddings and social events to real estate felt like a natural progression. It's all about guiding people through significant life moments with care and attention to detail. Whether helping clients find their dream home or sell their current property, my commitment remains unwavering. I'm licensed in both Tennessee and Nevada, offering expertise to locals and newcomers alike.

Beyond real estate, you'll often find trying new restaurants, capturing moments through photography, traveling to see my family, or unwinding with yoga. My downtime is happily shared with Oliver, my beloved 12-pound Maltipoo rescue.



Let's embark on this real estate journey together—I'm here to make it seamless and successful for you!

GET TO KNOW MY REAL ESTATE BROKERAGES



Founded in 2018 by four ambitious real estate agents, SimpliHOM has swiftly grown into a powerhouse in Nashville's market, with a team of over 600 dedicated agents. Recognized as the **#1 fastest growing real estate company** in the Inc. 5000 Southeast Region. SimpliHOM agents have successfully sold **\$1.2+ B** in 2023.

We leverage cutting-edge technology and AI to redefine real estate, prioritizing genuine relationships and exceptional service. Our approach ensures clients, partners, and team members feel valued and empowered, driving us forward as we expand into new states. SimpliHOM is leading the future of home buying and selling—where convenience meets compassion and technology partners with trust.



I am thrilled to be a valued member of The Womack Team at SimpliHOM. Led by Managing Broker Ali Womack and partner Brian Womack, our team brings together over 40 years of collective experience and includes 25+ exceptional agents.

We specialize in **residential, commercial, property management, and investor services** for both **long & short-term rentals**. We are dedicated to delivering unparalleled expertise and personalized service to help our clients achieve their real estate goals.





SIMPLY VEGAS

REAL ESTATE MADE SIMPLE™

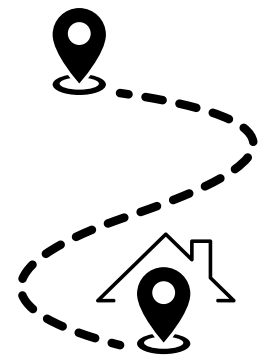
Founded in April 2010 by Gavin Erntstone and John Gafford, Simply Vegas was born from Gavin's vision to create a luxury full-service brokerage. Gavin's decision stemmed from client feedback revealing that brand affiliation mattered less than exceptional service. This insight fueled Simply Vegas' rapid growth, attracting top producers and establishing it as Nevada's premier boutique luxury firm.

John Gafford, initially with Keller Williams, saw the potential in Gavin's approach to focus on agent quality over quantity. Witnessing Simply Vegas' success, John joined as co-owner and broker in early 2012, selling his Keller Williams stake. Since then, Simply Vegas has thrived under their joint leadership, growing to nearly **600 agents** and achieving the **third-highest total listing volume in Nevada**. This success solidifies Simply Vegas' reputation as the state's leading boutique luxury brokerage.



My dual license in Tennessee and Nevada provides you with a unique advantage when searching for your ideal home. Leveraging my extensive network and local insights, I can access a wider range of properties across both states, including exclusive off-market listings. Whether you're looking to relocate or invest in diverse markets, I offer personalized guidance and early access to new opportunities. This ensures you find the **perfect property that meets your needs and maximizes your investment potential.**

HOME BUYERS ROADMAP



FIND AN AGENT

- Strategic home buyer consultation
- Select a REALTOR you trust and sign a Buyers Representation Agreement.

1

2

FINANCIALS

- Mortgage Application
 - Proof of Income & Assets: pay stubs, W2s, bank statements, retirement accounts or stocks
 - Credit Verification: a soft credit pull
- Obtain Pre-Approval Letter
 - valid for 60 - 90 days

SEARCH

- Create & adjust custom home search in MLS with selected criteria and budget
- View your favorite homes
- Online virtual tours

3

4

OFFER & NEGOTIATIONS

- Comparative Market Analysis (CMA)
- Write your offer
- Negotiations & counter offers

5

CONTRACT & ESCROW

- Be mindful of any timelines within the Purchase & Sale Agreement
- Send earnest money into escrow

6

INSPECTION & DUE DILIGENCE

- Due diligence period to schedule inspections
 - General Home Inspection
 - Termite, Radon
 - Foundation
 - Radon
 - Sewer Scope
 - Chimney
- Order the appraisal
 - Ordered by the lender

7

PREPARE FOR CLOSING

- Finalizing your loan & reviewing documents
- Select home insurance provider
- Transfer utilities
- Attend final walkthrough

8

CLOSING

- Transfer of funds
- Sign closing documents provided by title company
- Get keys & celebrate!

The importance of **BUYER REPRESENTATION**

As your representative, I'm committed to:

1

UNDERSTANDING YOUR NEEDS

I will listen carefully to your preferences and requirements to find the perfect home that meets your unique needs.

2

MARKET ANALYSIS

By providing detailed market analysis, I ensure you make informed decisions based on the latest data and trends.

3

PROPERTY SHOWINGS

I will arrange and accompany you to property showings, offering insights and advice on each home you visit.

4

NEGOTIATION EXPERTISE

Leveraging my negotiation skills, I will work to secure the best possible price and terms for your new home.

5

PROTECT YOUR INTERESTS

I will advocate for your best interests throughout the buying process, ensuring your needs and concerns are prioritized.

6

HANDLING PAPERWORK

I will manage all the necessary documentation and ensure that every detail is handled accurately and efficiently. This will also help you avoid common mistakes that could cost you time and money.

7

POST-PURCHASE SUPPORT

Even after closing, I will be available to assist with any questions or concerns, ensuring a smooth transition into your new home.

FINANCIAL PLANNING

Purchasing a home will cost more than just the purchase price so start saving and budgeting so you can be prepared for these necessary expenses!

BEFORE CLOSING

EARNEST MONEY..... ~ 1%

A desposit to show Sellers you're serious about purchasing. The balance will be applied towards your down payment and closing costs at the time of closing.

HOME INSPECTION..... \$300-\$3,000+

Professional examination of the condition of a home. Charges are based on sqft of property and type of inspection.

APPRAISAL..... \$500-\$700

An appraisers professional estimate of property value. Necessary for the loan.

AT CLOSING

DOWN PAYMENT..... 3.5% - 20%+

A sum of money paid at the time of closing. Required when using financing.

CLOSING COSTS ~2% - 3%

Fees incurred in excess of the purchase price.

Ex: loan origination fees, discount points, title searches, title insurance, deed recording fees, pre-paid home owners insurance, property taxes

AFTER CLOSING

MONTHLY PAYMENT TBD

This includes your mortgage (principle and interest) payment, property taxes, home owners insurance, private mortgage insurance (PMI), Home Owners Association (HOA) fees, & Utilities

HOME EMERGENCY FUND 1% - 4%

Recommend saving for home repair emergencies

PRE-APPROVAL

A lender evaluates your financial situation to determine how much they are willing to lend you. The pre-approval letter must be obtained prior to submitting any offers

GATHER FINANCIAL DOCS

- Recent pay stubs
- W-2 forms
- 2 years tax returns
- Bank statements
- Retirement accounts
- Any other investment records
- Credit card debts
- Student loan debt
- Car loans
- Other current debts or liabilities



SHOP AROUND

Get pre-approval quotes from multiple lenders to compare interest rates, fees, and terms. The impact on your credit is the same no matter how many lenders you consult, as long as the last credit check is within 45 days of the first credit check.



Zach Rourke, Next Door Lending
(248) 918-2609 | ZackRourke@nextdoorlending.com



Anthony Ambrose, Fairway Mortgage
(323) 275-8870 | anthony.ambrose@fairwaymc.com



Taylor Briggs, Peoples Mortgage
(757) 663-1473 | tbriggs@peoplesmortgage.com



Charley Perry, LendGen
(706) 506-3586 | charley.perry@lendgen.com

PRO TIP

If you're not ready to submit offers within the next 90 days, tell the lenders **NOT** to pull your credit score yet! Once pulled, it will be temporarily affected by 8-15 points. Lenders can review your finances and give a pre-qualification when you verbally share your estimated credit score from 3rd party platforms like credit karma.

What to expect on **CLOSING DAY**

After all contingencies have been satisfied, we will schedule our closing appointment with the title company. This will be in person at their office or with a notary if out of state. Below is what you will need to prepare for:



CASH TO CLOSE

The full balance of money owed or paid will be provided by the title company via a preliminary ALTA statement about 3 days before closing.

Please find out if there are any transfer limits and how quickly the transfer will be sent by your bank to ensure it will be in escrow by closing day.



FINAL WALKTHROUGH

This is the last time a Buyer can check the condition of the home before the sale is finalized. Typically is scheduled right before the closing appointment.



SIGN DOCUMENTS

Remember to bring TWO forms of identification to your closing appointment. This can be a driver license, passport, Social Security card, birth certificate.



FUNDS AND KEYS ARE EXCHANGED

Deed must be recorded with the county by the title company for funding to be released. Keys shall not be delivered until funds are received.

Congratulations!



need to know REAL ESTATE TERMS

BUYER REPRESENTATION AGREEMENT

Between you and your brokerage that outlines terms, duration, and commission owed for services.

PURCHASE & SALE AGREEMENT

aka " the Contract" outlines the offer terms, price, dates, inclusions/exclusions and contingencies

MLS

Multiple listing service, a digital platform used in the real estate industry to list all the properties for sale or sold within a specific region.

ESCROW

A third party who temporarily holds money or property until a particular condition is met. This is typically at a title company.

ZONING

Laws or regulations that govern how real property can and cannot be used.

EARNEST MONEY DEPOSIT

a sum of money deposited into escrow to demonstrate a buyers seriousness to purchase

ALTA SETTLEMENT STATEMENT

a standardized form that itemizes the debits and credits for the buyer and seller in a real estate transaction.

RESOLUTION PERIOD

the time when buyer & seller must agree on repairs or terminate with earnest money returned to buyer.

CLOSING COSTS

Expenses over and above the property's price that buyers & sellers pay at the close of escrow.

APPRECIATION

Increase in the value of property over time.

CONTINGENCIES

a clause that buyers include when submitting an offer on a home that allows them to back out if the terms of the clause are NOT met. Some types could include:

INSPECTION

Assessment of the property condition by a home inspector.

TITLE

Ownership of real estate which is evidenced by a deed (physical document).

- *Title search uncovers any problems, like liens or encumbrances. The seller has the legal right to sell.*

FINANCE

The buyer must securing financing (loan) for the property.

HOME-SALE

When the sale of the buyers home must happen prior to purchasing another.

- *Temporary occupancy: when the Seller needs to stay in the home for a short amount of time after closing to move out or find a new home.*

APPRAISAL

A written estimate of the property's value by an independent third-party contractor. It is based on recent sales of similar properties and the property's condition.

what others
ARE SAYING...



"If you want to work with an absolute rockstar in the real estate world, Haley is your agent. Her professionalism, knowledge, and empathy is second to none when it comes to the home buying process."

- *Lindsay*



"She has gone above and beyond our expectations as a Realtor. We could not be more blessed to have such an amazing Realtor and life long friend. I would recommend Haley to anyone, she is responsive, caring and really shows that she loves her job and all her clients."

- *The Licanos*

"Haley was always on top of her messages and answered any questions we had very quickly. She's very personable and made us feel like friends, not just clients. I would absolutely recommend Haley to anyone looking to sell, own or rent."



- *Mica*

What you CAN EXPECT

All transactions are unique and inevitably obstacles are encountered throughout the process. I will do my best to ensure that the process from beginning to end goes smoothly.

You can expect weekly phone calls with my genuine *tell it like it is* honesty & creative problem solving to get you where you want to be.

I LOOK FORWARD TO WORKING WITH YOU!

Haley Kaminsky

NASHVEGAS
REALTOR



simpliHOM



THE WOMACK TEAM



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