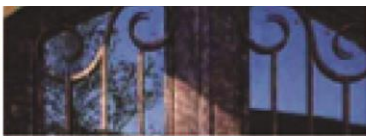


YOUR GUIDE
TO BUYING
A HOME



Comfort

Home

Value



Luxury at The Lake and The City

Compliments of:

SSG Realty Group

19721 Bethel Church Road

Cornelius, NC 28031



www.SSGRealtyLLC.com

kw[®]



Warmest Greetings to Our Future Buyer(s),

In our experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life and your dreams.

We understand you are looking for a new home and we want to be the real estate professionals to help you. We work with each of our clients individually, taking the time to understand their unique needs and their lifestyle. We want to do the same for you.

It's incredibly fulfilling to know we are helping our clients open a new chapter of their lives. That's why we work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies, staging professionals, painters, etc.

This package contains helpful information for home buyers including an overview of the entire purchase process, answers to frequently asked questions and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, we'll meet to go over the entire process and get started on finding your new home. We will prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

We are so excited to get started on finding you the perfect home.

Sincerely,

SSG Realty Group



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Our team of experts will go above and beyond to ensure a successful purchase or sale of your home. SSG Realty Group offers the following benefits to our clients:

- Full Time Sales Team including a Team Manager and Marketing Director
- An Experienced Listing Coordinator and Closing Coordinator
- Extensive database to facilitate networking to match buyers and sellers
- Extensive Database of vendors to help assist in home purchase

Expertise

Serving Lake Norman, Cornelius, Huntersville, North Charlotte-University Area, Uptown Charlotte , and South Charlotte-Myers Park & South Park

Our Commitment to You

To find you the home of your dreams and see you through the entire purchasing process from start to finish doing our best to insure you have the smoothest transaction as possible.



Sylvia Gause– Team Leader and Listing specialist

Sylvia has been a top producing agent from the beginning of her Real Estate career in 2009. Having been in the Human Resources industry for 15 years before her real estate career, Sylvia has brought her high standards and Human Resource Knowledge to the real estate industry. Her market knowledge and commitment to a high level of service to each of her clients, accounts for this track record of success. Sylvia takes the time up front to understand what you're looking for in your new home. As a resident of Huntersville and long time resident of the Charlotte area, she knows the neighborhoods and current sale trends.

Sylvia S. Gause, ASP, CDPE
REALTOR®/Broker
Team Leader
sylvia@ssgrealtyllc.com
704-806-6779



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SSG Realty Group Team continued.....



Ed Averette
REALTOR®/Broker
ed@ssgrealtyllc.com
704-804-3230

Ed Averette – Buyer Specialist

As a military veteran, I have lived in Florida, Hawaii, Colorado and Georgia. I have over 15 years of customer service, sales and management experience combined. I have over five years of real estate experience. I also have my real estate license in North Carolina, South Carolina, and Georgia. I take great pride in my Real Estate profession and consider myself a customer oriented real estate specialist who gets results. I believe that my job is not completed until my customer's needs are met and they are 100% satisfied with their real estate transactions.



Tonya Mangum
REALTOR®/Broker
tonya@ssgrealtyllc.com
336-504-1247

Tonya Mangum – Buyer Specialist

My husband, Shaun and I have been married for 16 years. I am a proud mother of 2 beautiful children, Trent age 15 and Shaunessy age 12. We moved to Charlotte 2 years ago from Person County NC to enrich the lives of our children but later chose Mooresville as home. I have been a Medical Assistant for the past 12 years and have always had a passion for helping others. In my spare time, I enjoy looking at HGTV , shopping at Kirkland's, decorating and spending as much time with my husband and kids. My purpose in life is to help tween and teen girls. My long-term goal in life is to open a center for teens to gather and learn. My other passion is helping others and that's why I have chosen the medical field and Real Estate so I can give back to the community.



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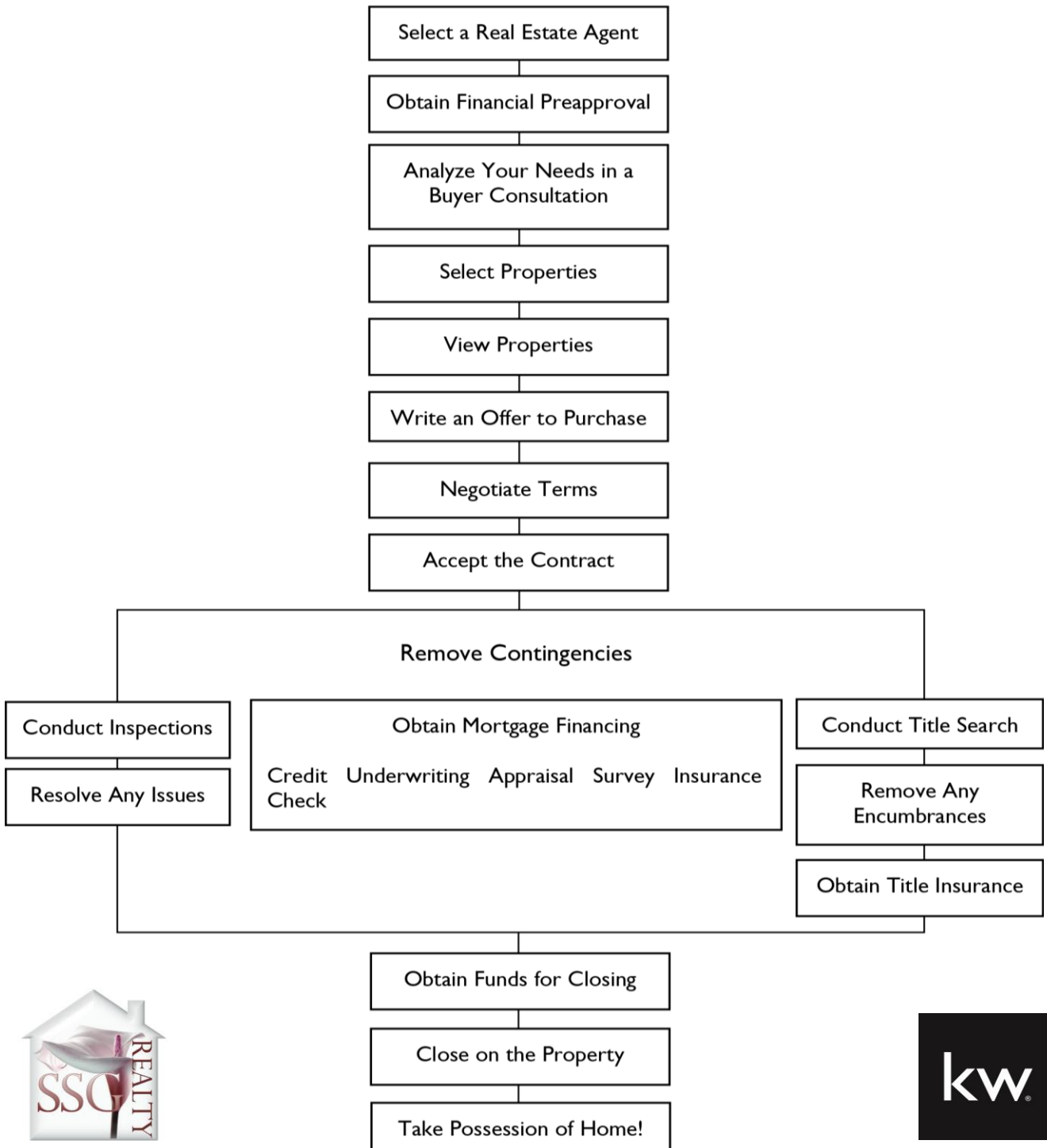
Comfort

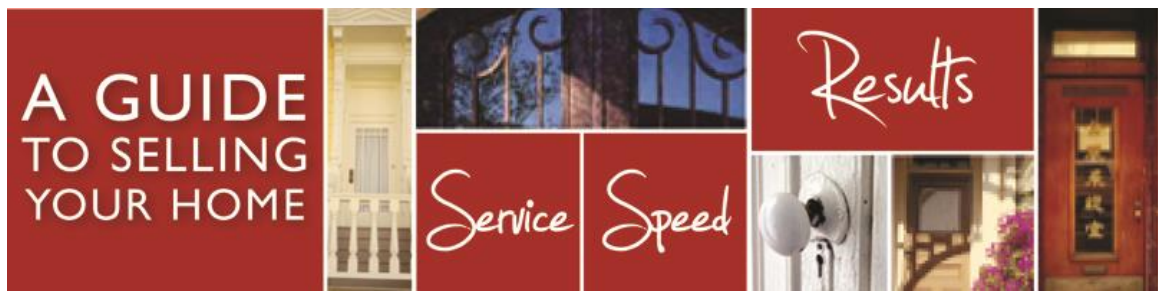
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The Home-Buying Process





Why SSG Realty Group

Technology

Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

Teamwork

SSG Realty Group was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every SSG Realty professional shares the common goal of serving you in the best way possible.

Knowledge

SSG Realty Group helps us stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares us to provide you with unparalleled service.

Reliability

Founded on the principles of trust and honesty, SSG Realty at Keller Williams emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces our belief that our success is ultimately determined by the legacy we leave with each client we serve.

Track Record

We are proud to work for the fastest-growing real estate company in North America and the third-largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.



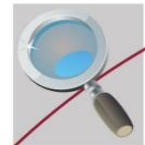
A GUIDE TO SELLING YOUR HOME

Service Speed

Results

Why you need an eEdge agent on your team when buying your next home...

You want to find the right property at the best price with minimal hassle and greatest peace of mind. As an eEdge agent, I have the technology that prepares me to exceed these expectations.



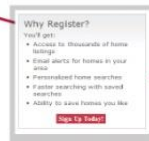
Narrow your search by selecting specific criteria that best fits your needs, including specific neighborhoods, property types, even



Choose the right location by searching for homes using the map view.



Save your search, allowing you retrieve the same search every time you return.



Set up alerts, notifying you when a new property that fits your needs becomes



Request a visit in two clicks of the

When you're ready to make an offer, eEdge allows you to...

- ✓ Sign and submit your offer on the spot. All of the necessary documentation is available online, and together, we'll submit your offer directly to the listing agent the moment you're ready.
- ✓ Approve documentation wherever you are. With eEdge, all review and signatures can be completed and submitted online, when and where it's convenient for you.

After you've closed on your new home, eEdge is still there!

- ✓ You'll have access to your complete transaction documentation online for up to seven



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10 Do's & Don'ts

What You Should Know When Preparing to Apply for a Home Loan

1. **DON'T APPLY** for new credit of any kind!
2. **DON'T CLOSE** credit card accounts!
3. **DON'T MAX OUT** or over-charge existing credit cards!
4. **DON'T CONSOLIDATE DEBT** to one or two cards!
5. **DON'T CHANGE** or **QUIT YOUR CURRENT JOB!**
6. **DON'T** make any **LARGE DEPOSITS** into your checking/savings account!
7. **DON'T MAKE ANY LARGE PURCHASES!**
8. **DON'T** co-sign for any loans!
9. **DO STAY CURRENT** on existing accounts!
10. **DO CALL YOUR LENDER** with any questions or concerns! They are there to help!





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It's All About You

SSG Realty Group has been built around one guiding principle:

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

Our focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends and associates about us. Maybe that's why more than 80 percent of our business comes from repeat customers and referrals.

Good service speaks for itself. We're looking forward to the opportunity to earn your referrals too!



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Your Home Search

We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life and that's important to us.

When you work with us, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**
- **Knowledgeable & Professional Full Service Staff at SSG Realty Group**

We have the systems in place to streamline the home-buying process for you. As part of our service, we will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the web**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**
- **Fulfilling my fiduciary responsibilities to you in a professional manner**



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The Mortgage and Loan Process

Funding Your Home Purchase

1. Financial pre-qualification or pre-approval

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

2. Underwriting

Loan package is submitted to underwriter for approval

3. Loan approval

Parties are notified of approval

Loan documents are completed and sent to title

4. Title company

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. Funding

Lender reviews the loan package

Funds are transferred by wire

Why pre-qualify?

We expect our buyers to get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means. We can make several suggestions on reputable area lenders to aid in your qualification.





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Making an Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

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.

The Move-in Date

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

Additional Property

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 do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counteroffer. In these cases, our experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, we 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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Due Diligence

Due Diligence Period

The Due Diligence Period is a time for Buyers to investigate the Property and the transaction contemplated by a Contract, including but not necessarily limited to the matters described below, to decide whether Buyer, in Buyer's sole discretion, will proceed with or terminate the transaction.

Due Diligence Fee

The Due Diligence Fee is a negotiated amount, if any, paid by Buyer to Seller with a Contract for Buyer's right to conduct Due Diligence during the Due Diligence Period. It shall be the property of Seller upon the Effective Date and shall be a credit to Buyer at Closing. The Due Diligence Fee shall be non-refundable except in the event of a material breach of this Contract by Seller, or if this Contract is terminated under Paragraph 8(I) or Paragraph 12 of the Offer to Purchase and Contract, or as otherwise provided in any addendum hereto. Buyer and Seller each expressly waive any right that they may have to deny the right to conduct Due Diligence or to assert any defense as to the enforceability of this Contract based on the absence or alleged insufficiency of any Due Diligence Fee, it being the intent of the parties to create a legally binding contract for the purchase and sale of the Property without regard to the existence or amount of any Due Diligence Fee.

Due Diligence Investigation

The following items are some of the many things that will be handled during the Due Diligence Period:

- Qualification and Approval of Loan (if needed)
- Property Investigation to include, but not limited to, Inspections, Survey, Document Review, Insurance Availability, Appraisal, Zoning Regulations and Flood Hazards





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Closing 101

Closing Coordinator

Once you are under contract you will personally be assigned a Closing Coordinator who will work closely with you to insure that your closing is handled as smoothly as possible and in a timely manner.

Prepare for It

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

- A certified check for closing costs and down payment. You will be advised in advance as to the amount needed and who the certified check should be made payable.
- An insurance binder and paid receipt (unless being paid through closing)
- Photo IDs and Social Security numbers

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds - This is the check or wire funds provided by your lender in the amount of the loan.

Delivery of the deed - A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing with an attorney, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.

Please note that "Closing" actually takes place once the deed is recorded. Keys to your new home will be released at that time so we will need to keep this in mind when scheduling your move.



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Moving Checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

- _____ Electric
- _____ Telephone
- _____ Water
- _____ Cable
- _____ Gas

Professional Services:

- _____ Broker
- _____ Accountant
- _____ Doctor
- _____ Dentist
- _____ Lawyer

Government:

- _____ I R S
- _____ Post Office
- _____ Schools
- _____ State Licensing
- _____ Library
- _____ Veterans Admin.

Clubs:

- _____ Health and Fitness
- _____ Country Club

Insurance Companies:

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

Business Accounts:

- _____ Banks
- _____ Cellular Phones
- _____ Department Stores
- _____ Finance/Credit Card Co.

Subscriptions:

- _____ Magazines
- _____ Newspapers

Miscellaneous:

- _____ Business Associates
- _____ House of Worship
- _____ Drugstore
- _____ Dry Cleaner
- _____ Hairstylist





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Frequently Asked Questions

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. We constantly check the *New on Market* list so we can be on the lookout for our clients. We will get you this information right away, the way that is most convenient for you; by phone and/or email. Our website also allows you to sign up for automatic listing alerts.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

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

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using my services with a new construction home purchase, you will receive the services we 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 and pay agent commission, 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.





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Frequently Asked Questions

What is a Short Sale?

A short sale is a sale of real estate in which the proceeds from selling the property will fall short of the balance of debts secured by liens against the property and the property owner cannot afford to repay the liens' full amounts, whereby the lien holders agree to release their lien on the real estate and accept less than the amount owed on the debt. Any unpaid balance owed to the creditors is known as a deficiency. Short sale agreements do not necessarily release borrowers from their obligations to repay any deficiencies of the loans, unless specifically agreed to between the parties. A short sale is often used as an alternative to foreclosure because it mitigates additional fees and costs to both the creditor and borrower; however both will often result in a negative credit report against the property owner. Please note that short sales require a third party approval and will usually take much longer to get closed (averaging anywhere from 6 weeks to 4 months).

What is a Foreclosure or REO?

A foreclosure is the legal process by which a borrower's interest in mortgaged property is taken because of a default on the loan. This usually involves a forced sale of the property at public auction with the proceeds of the sale being applied to the mortgage debt. Real estate owned or REO is a class of property owned by a lender—typically a bank, government agency, or government loan insurer—after an unsuccessful sale at a foreclosure auction. Please note that the purchase of foreclosure properties can sometimes require more time to get to closing. It will depend on the bank involved and their turnaround times for approval and close.

What is a HUD Home?

A HUD home is a 1-to-4 unit residential property acquired by HUD as a result of a foreclosure action on an FHA-insured mortgage. HUD becomes the property owner and offers it for sale to recover the loss on the foreclosure claim. As your Buyer Agent, I will assist you in determining a good offer price on a HUD selected home and can assist you in the bid process. Multiple offers may be made on HUD Homes and bids are usually opened on a set date. Once awarded a bid, we have to move quickly to meet certain guidelines by HUD. Closings can usually occur within 30 to 60 days of accepted bid.





Disclosures and Agreements

NC Working with Real Estate Agents

This disclosure addresses the various types of working relationships that may be available to you during your real estate transactions. You will be asked to sign this disclosure at our first meeting.

Exclusive Buyer Agency Agreement

This agreement is between you and Keller Williams Realty. Without this agreement, any homes that we show you means we represent the sellers best interest and not yours. Any conversations that we have, or specific details about the property we discuss may be shared with the sellers. It is in your best interest, as buyer(s), to have this agreement whether for a day, a month or longer, as you may decide.

Professional Services Disclosure

This disclosure is for the purposes of providing to you various service providers that may be needed during your purchase of a new home. You may choose to accept or waive any of the vendors. However, please note, that this does not mean you can't change your mind at any point during the process.

Sample Offer to Purchase and Contract

Once we have found that perfect home, we will use this form to make our offer to the seller(s).



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Above and Beyond

To us, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step; helping you through the details to officially owning your home. I have worked with the following service professionals, and highly recommend them to my clients:

Lenders

Tammy Stowe
Mortgage Banker
Monarch Mortgage
Mobile: 704-685-4366
Email: tstowe@monarchmortgage.com

Cher Lemos
Branch Manager
Prospect Mortgage
Office: 704-264-2060
Mobile: 980-721-1836
Email: cher.lemos@prospectmtg.com

Max Robertson
Senior Loan Officer
Prime Lending
Office: 704-542-0705
Mobile: 704-490-2774
Email: mrobertson@primelending.com

BettyAnn McCloud
Sr Mortgage Planner, nmls#82745
Fairway Independent Mortgage
Office: 704-826-7008
Mobile: 704-622-8978
bettyannm@fairwaync.com
www.fairwaync.com/bettyann-mccloud

Listing/Closing Coordinator

Dave Lodahl, Closing/Listing Coordinator
Dave Closing Services, LLC
Office: 704-909-3848
Fax: 704-909-3849
DaveClosingServices@gmail.com

Closing Attorneys

Gerard W. McNaught, LLC
Attorney at Law
118 Morlake Drive
 Mooresville, NC 28117
PH 704-235-1544
FX 704-749-9993

Title Insurance

CR Title
Carolinas Region Title Agency
Erin W. Robinson
118 Morlake Drive, Suite 201
 Mooresville, NC 28117
Phone: 704-662-3404
Fax: 704-660-8193
Erin@premiertitleservices.com



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Property/Life Insurance Providers

Charles D. Gause
Gause & Associates
Office: 704-921-1994
Fax: 704-921-1995
7705 Old Statesville Road
Charlotte, NC 28269

Mold Inspector

Mike Smith
The Mold Hunter
Denver, NC 28037
Cell: (704) 785-0038
Fax: (704) 483-9182
Mikesmith1859@yahoo.com
www.themoldhunterinc.com

Home Inspectors

Kerry Norton
HMO Home Inspections, LLC
Phone: 704-353-4663
Fax: 704-353-4646
knorton@hmo-homeinspections.com

Surveyors

Joel H. Patterson, III, President
Patterson Land Surveying, P.A.
P. O. Box 5010
 Mooresville, NC 28117
Office: (704) 663-0110
Cell: (704) 361-0415
Fax: (704) 799-8565
joelp@windstream.net

Handyman

Jason Byerly
Small Job Solutions, LLC
(Odd Jobs, Fences, and Painting)
Direct: 704-957-3671
1820 Meadow Crossing Drive
Huntersville, NC 28078

Construction

Banat Construction Co
Vasile Lazar
vasilelazer90@yahoo.com
704-252-0944

Home Utilities

5LINX
Leonore Pattillo
704-968-8842
www.5linx.net/hsh



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Appraisals

Rodney Cluff
Lake Capital Group Appraisals
Cornelius, NC 28031
Phone: (704) 439-2560
Fax: (704) 439-5257
recluff@lcgappraisals.com
www.lcgappraisals.com

A.G. Williams Real Estate Appraisal
9029 J M Keynes Dr Unit 64
Charlotte, NC 28262-8408
704-904-2906
mwilliams275@gmail.com

Exterminators/Termite Inspectors

Michael Durham
Rid-A-Bug Exterminating
 Mooresville, NC 28115
(704) 664-9112
(800) 682-5901

Locksmiths

Teddy Paulous
Phone: 704-365-1571

AAL Lock & Key
David Trimble
704-458-7097

Plumbers & Pump Services

Thompson Plumbing & Pump Service, Inc.
772 Brawley School Road
 Mooresville NC 28117
contact@thompsonplumbing.com
Phone: 704-664-2498
Fax: 704-799-8475
Mobile (Ronnie): 704-361-5166
Mobile (Russ): 704-361-5160

Septic Inspector

Adrian L. Pruett
NC Licensed Soil Scientist
SC Professional Soil Classifier
NC Licensed Septic Installer/Inspector
NC Certified Septic Operator
 Kannapolis, NC 28081
Mobile: (704) 202-5791

Landscapers

LawnSharks of the Carolinas
Linn Shank
(704) 890-8831

BJ's Award Winning Lawn Service
Charlotte, NC
(704) 201-6765
jettcharlotte@aol.com





Above and Beyond (Continued)

Mover

Calvin Caldwell Moving Services

704 712 5191

Calvin7435@gmail.com

Home Warranty

Myra Logan, Area Manager

First American Home Buyers Protection

Voicemail: (800) 698-0422 ext. 6335

mlogan@firstam.com

www.firstam.com/warranty

Phone orders: (800) 444-9030

web orders: www.firstam.com/warranty

fax orders: (800) 772-1151

service department: (800) 992-3400

General Contractors

Bob Fletcher

Relevant Renovations, Inc.

Direct: 704-917-5870

Fax: 866-481-4113

Home Security Systems

Tracey, Sales Representative

ADT Alarm Services

Email: Eaverette@adt.com

Office: 704-587-4963

Cell: 910-880-0905

Tar Heel Appliance

1300 Coker Avenue

Charlotte, NC 28208

tarheelappliance@charlotte.twcbc.com

Work: 980-225-7802

Fax: 360-656-9313

My Glassman LLC

Willie Ownes

170 Swift Creek Lane

Mooresville, NC 28115

704-929-1600

Carpet

Al Huntz

We Care Cleaning

Services

(704) 965-7799



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Service Speed

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What Our Clients Say

You were very straight and to the point with me and didn't beat around the bush with things. I loved that. In this process you need a person to tell you just like it is.

Ashley Savoy
Charlotte, NC

Team Gause,
Thank you so much for helping me find my First Home. You made the entire process go smooth as silk in this difficult market. I had anticipated so many problems that other home buyers had warned me about, but you made the entire time unbelievable easy and quick. I was able to put my total trust in you a 100%. You have so many outstanding resources, an excellent knowledge of the current market, and outstanding professionalism. You were patient with me and kept the lines of communication going strong the whole way. I am now happily settling in and so glad I choose you to navigate me through the buying process. I will be sure to recommend you to any future home buyers I know.

Thank you again...

Rico Pharr
Charlotte, NC

When I met Sylvia, I was so disarrayed. I wanted to stop the cycle of renting, but I knew I wasn't where I needed to be to purchase a house. I started crying when we were talking about my credit because I was so embarrassed. Yes, "bad things do happen to good people", but how many people have compassion on you for this. Sylvia assured me that it is okay and she can help me. She also told me that she would be with me for the long haul. She informed me who to see for credit repair and I started the program right away. I wasn't sure how long this was going to take, but I felt that I could trust Sylvia. Needless to say, I was ready to purchase a home 5 months later. I closed on my new home in December 2009. I had just renewed my contract with her in November, thinking that I would still rent again. The news came back that I was close. I only needed 18 points to have a 620 credit score. Sylvia found a lender who could approve me based upon what I had. We ran another credit check and I was at a 622. Sylvia is a woman of integrity and wisdom in the realty industry. I recommend everyone I come in contact with to Sylvia and no matter what their score looks like, she is still able to help them, as long as they can be true to themselves, listen, and are willing to go through the process to home ownership. She is the greatest and I appreciate God for her. It's not everyday that you meet a Realtor like her who doesn't make you feel ashamed of where you are financially or mentally. Most run away if you are not ready to purchase or have everything in order. Sylvia is ready and willing to assist anyone she can with buying or selling a home. I commend her for her talents and character.

Lateka Finney-Robertson
Charlotte, NC





What Our Clients Say

Hi Sylvia,
I wanted to take a moment and thank you for all of your efforts during this journey and this process. *What a feeling to wake up as a homeowner this morning.* I appreciate all of your efforts in helping me to become a homeowner once again. As you know I have had a number of challenges over the years. This process has been a bit overwhelming at times and I know there were circumstances that made it difficult to get approved initially. In the long run the end result was that we closed on a beautiful home yesterday and I am extremely grateful. Yesterday did not go as smooth as expected but the end result was achieved and that is what's important. I would like to thank you and the staff in your office for all of your efforts. I am extremely grateful and very happy as I move forward with a new chapter in my life. Again, thank you so very much for being supportive and helping me to achieve my goal of home ownership.

Lisa D. Forde
Charlotte NC

I was a bit overwhelmed going in not knowing what to expect or if I could afford a home. My process ran smoothly and I was educated on different option plans for no money down which (GREATLY) helped in the process. My lender was also awesome with helping me clean up my credit in order to qualify. I AM BLESSED.

Charles Shine
Charlotte NC

