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kw NEW BERN
KELLERWILLIAMS. REALTY
Servicing Greenville NC & Winterville NC plus surrounding cities.
Earning the Right to be, ***Your NC Agent***

Why Should I buy?

Building Your Own Equity

Hedging against Future Inflation

Stocks are volatile, Property is NOT

Paying Your Own Mortgage and taking the Tax Incentive

Rents Increase, So will you build your own wealth
or build that wealth for someone else?

Fears vs. Facts About Buying a Home

1. Fear: I can't afford to buy a home right now.
   Fact: Until you do the math, you don't know what you can or can't afford.

2. Fear: I should wait until the market gets better.
   Fact: There is never a bad time to buy the RIGHT home.

3. Fear: I don't have the money for the down payment.
   Fact: There are a variety of down-payment options available to you.

4. Fear: I can't afford to buy a home because my credit isn't very good.
   Fact: There are always options.

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Fears vs. Facts *Continued*

5. Fear: I can't afford to buy my dream home.

Fact: The best way to get closer to buying your dream home is to buy your first home.

6. Fear: I should wait until I'm certain about my domestic future.

Fact: You do not have to wait until you are married, partnered, or ready to have children to buy a home.

7. Fear: Buying a home seems way too complicated.

Fact: No one would ever tell you that buying a home is easy.

8. Fear: I should pay off my student loan debt before buying a home.

Fact: Student loan debt doesn't prevent you from buying a home.

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Owning

Purchase a home for $250,000 and pay $1,500 per month toward your mortgage

Sell it in 7 years:

$325,000

You paid off that loan, now you have equity to place into a larger home or different asset.

Renting

Pay $1,500 per month* toward your landlord's mortgage

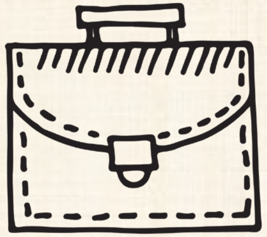
Total over 7 years:

$126,000

You own nothing!

(*assuming your rent never goes up!)

Why Hold Off Buying?



Changing Jobs

Job security

New company

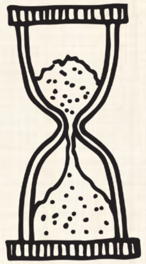
Financial

Credit score

Down payment

Too Expensive

House poor



Short-Term Ownership

No equity

No appreciation

When Should I Rent

Nothing Saved – I recommend at least **5%-10% saved**. You may qualify for certain loans with little to no savings, yet you may need cash after closing for repairs / maintenance

Credit Score – You need to know where you are with your credit. Better scores = better rates

Less than 4 Years – The cut off mark for most people we recommend is 4 years. If you are Not planning on eventually renting your unit and want to leave the area within 4 years… then traditionally speaking, Rent.

Maybe you need 6-12 months to help you get on track to buying

When Should I Rent


What your FICO® Score means to lenders:

579 or less	580-669	670-739	740-799	800+
Lenders view you as a very risky borrower	Some lenders will approve loans with this score	Most lenders consider this a good score	Lenders view you as a very dependable borrower	Lenders view you as an exceptional borrower

Ten Easy Steps to Homeownership

1. Decide to Buy
2. Find Your Agent
3. Secure Financing
4. Identify Your Criteria
5. Find Your Home
6. Make An Offer
7. Perform Due Diligence
8. Close
9. Move in and Protect Your Investment
10. Enjoy Service for A Lifetime

Understand the Process...

BUYING A HOME

FROM PREVIEWING TO PRESENTING A OFFER

with YourNCAgent.com

1. Establish your needs vs. wants

2. Consult with a Lender to see your Buying Power

3. Consult with us at YourNCAgent to get your best agent.

4. Establish your own home search and get instant notifications of new properties

5. Select and view which homes you'd like to tour.

6. Preview homes and select your favorite.

7. Research the property with YourNCAgent to determine the best value & offer.

8. Decided upon the terms you'd like to offer.

Price	Home Warranty
Date of Close	Appliances
Due Diligence Date	Seller Concessions
Due Diligence Cash	Repair Items
Earnest Cash	Contingencies

9. Present your OFFER!

Understand the Process...

The Recent Ruling for the NAR case:

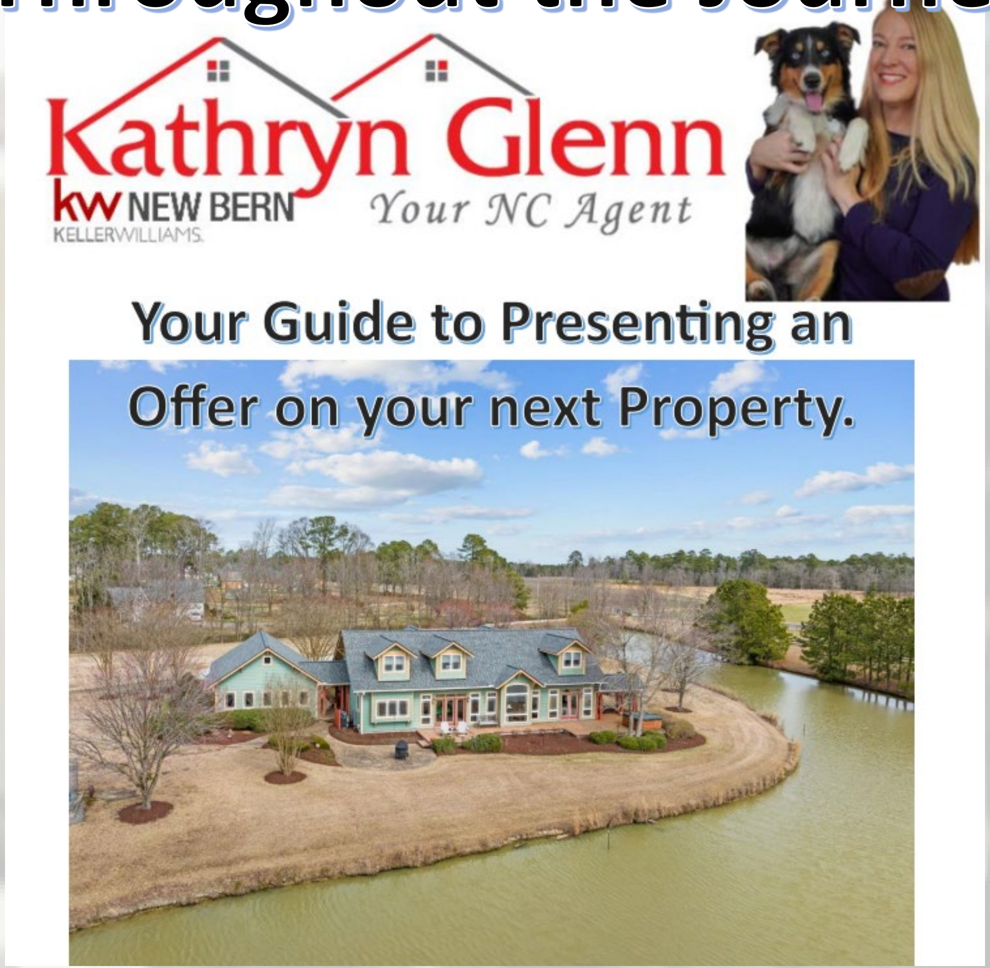
3) Buyer Agency Agreements have to be signed and agreed upon before showing any homes to any potential buyers.

So previously, paperwork was not required until the offer process. That is now changing, and <u>you MUST select your agent immediately</u> before starting the touring process.

Picking the Right Agent…

In-depth Buyer's Guide

Hand-held Guides Throughout the Journey



Picking the Right Agent…

1) Educating You on the Process

2) Identify what you need

What Do I Want My Home To Be Close To? What Do I Want My Neighborhood to Be Like?

How Much Space Do I Need? What Do I Need That Space For?

What Is Most Important: Location or Size?

Would I Be Interested In A Fixer-Upper?

What Features Do I Need? What Amenities Do I Want?

What Does My Home Have To Have Now? What Does It Have To Have Potential For?

What Kind of Property Should I Buy?

Would I Be Interested in New Home Construction?

Of All My Wants and Needs, Which Are The Most Important?

Picking the Right Agent…Their Team

Now, this may not be HGTV and we may not have the Property Brothers showing up on every one of our listings.

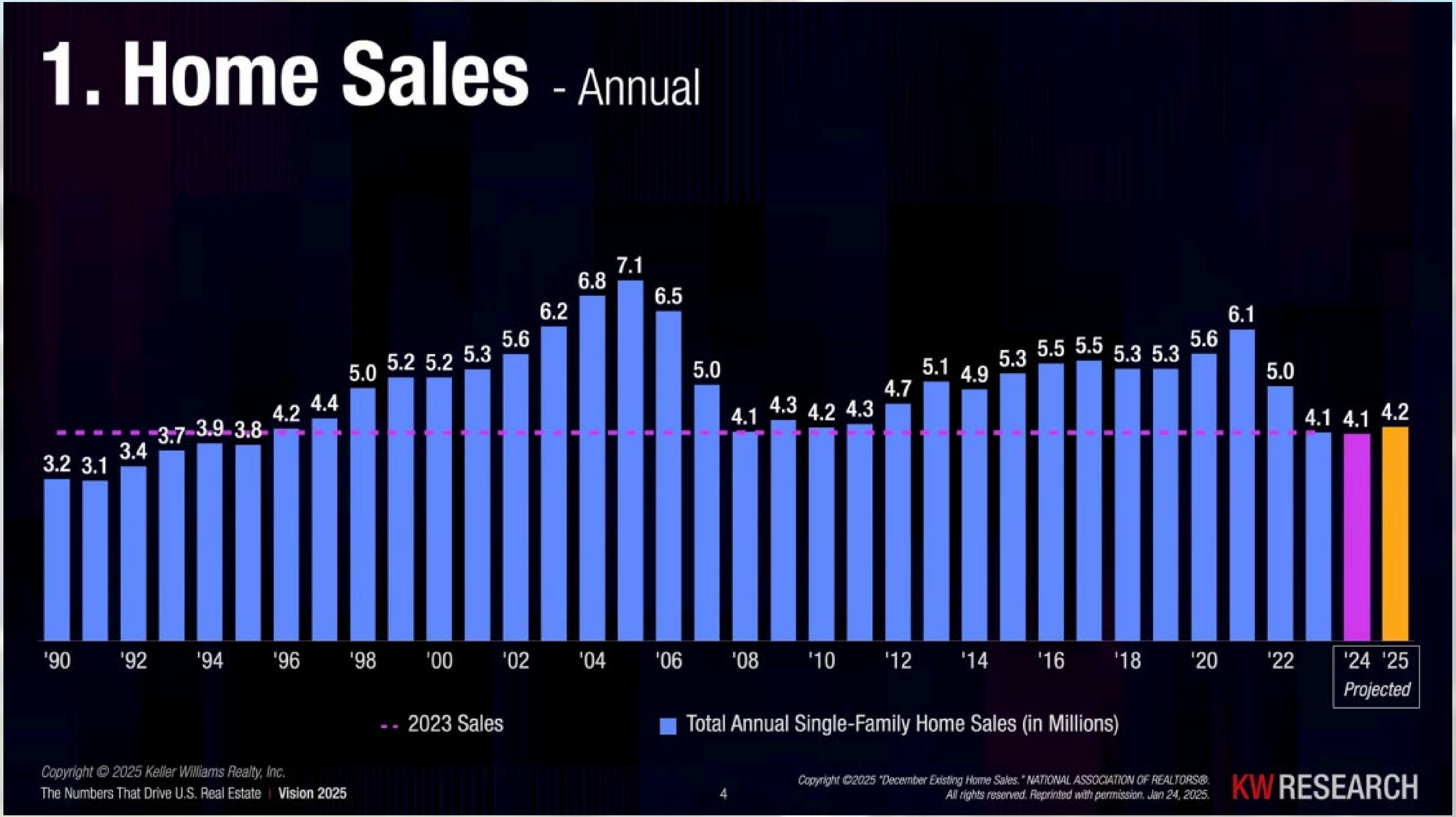
Yet, the same principle that I use with these guys, I use with everyone.

Customer Service at the Highest Level – You'll feel like HGTV with our team.

+

WELCOME
FEDERAL CREDIT UNION
YOU'RE ALWAYS WELCOME • WelcomeCU.org

Quick Facts…



1. Home Sales - Annual
3.2
3.1
3.4
3.7
3.9
3.8
4.2
4.4
5.0
5.2
5.2
5.3
5.6
6.2
6.8
7.1
6.5
5.0
4.1
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4.7
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'12
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'16
'18
'20
'22
'24
'25
Projected
2023 Sales
Total Annual Single-Family Home Sales (in Millions)
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The Numbers That Drive U.S. Real Estate | Vision 2025
4
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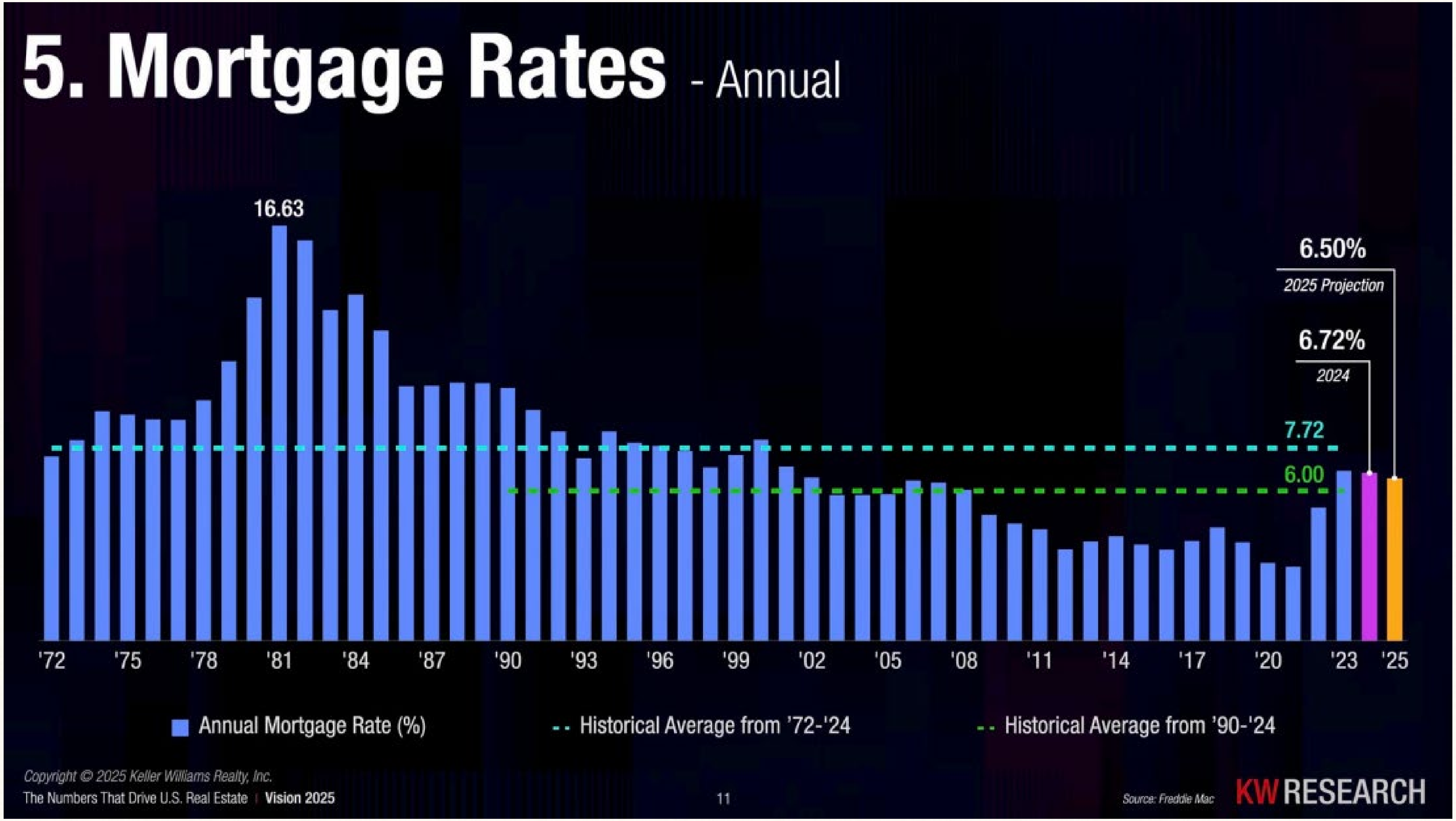
KW RESEARCH

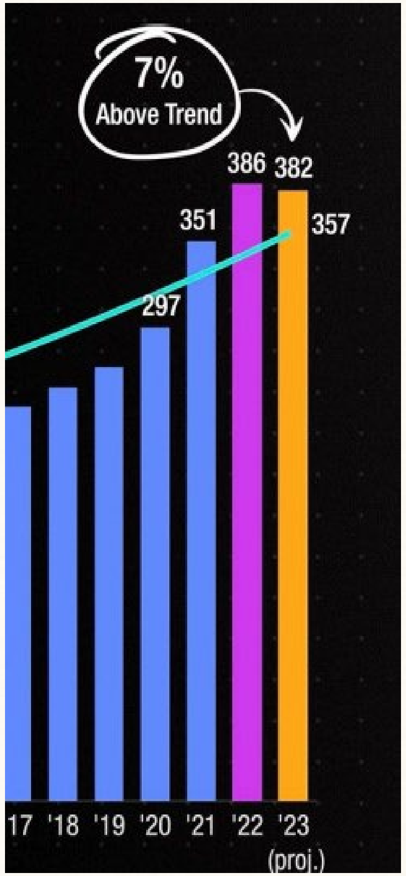
Mortgage Rates are not that **Scary**

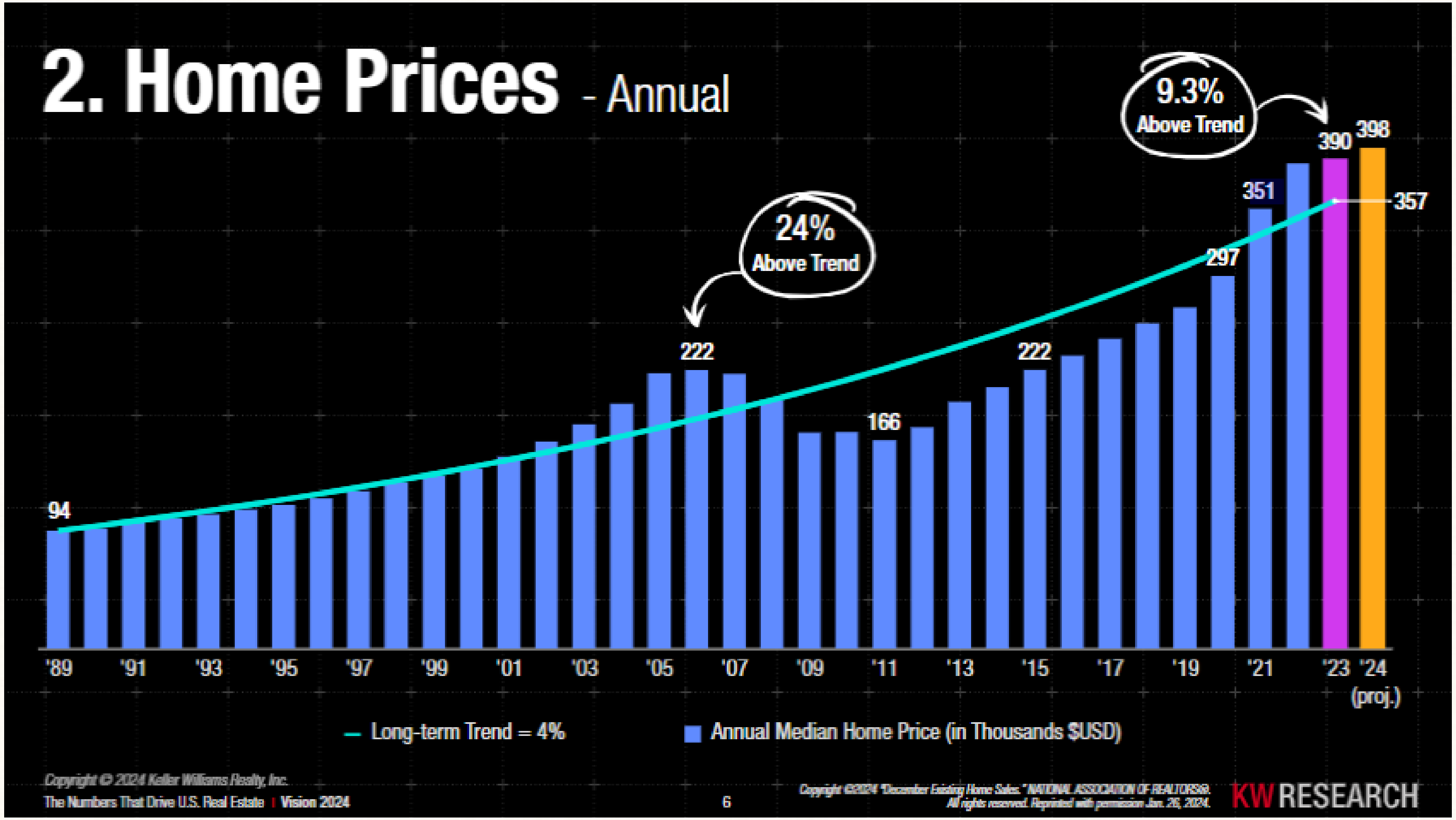


Your **Opportunity** is in the **Refinance**

Buy Now, While Prices are Steady – Refinance when Rates Drop

Projected in early 23’ Sales Volume





Pitt County Statistic

Pitt County - Feb 2025, Monthly Market Report

	Up to 99,999	100K - 199,999	200K - 299,999	300K- 399,999	400K - 499,999	500K - 599,999
Active Homes	2	89	146	131	43	21
SOLD	2	22	55	37	12	3
Days on Market	28	26	44	59	52	20

	600K - 699,999	700K - 799,999	800K - 899,999	900K - 999,999	Over 1 Million	Totals
Active Homes	5	5	0	3	8	453
SOLD	1	0	1	0	0	133
Days on Market	16	68	62	195	152	59

Ask Kathryn about Real Estate

On Average, for every house we have 2 buyers. For all Homes below $300,000.

When rates were 5%, Average # of buyers 4 Multiple Offers were Common

Always Educating…

Get on my Email List to get great Educational Materials

YourNorthCarolinaAgent@gmail.com

Subject Line: Credit Union

Always Start with a Pre-Approval

Prequalification	Pre-Approval
a no obligation, informal conversation, about a specific purchase price and loan amount.	a formal commitment from a lender (conditional approval) for a specific purchase price and loan amount.
a matter of opinion based on your answers to questions about your income, assets, liabilities, and credit history.	a matter of fact based on verified documentation such as paycheck stubs, asset statements and a credit report.

What will Lenders Ask you for? (Pre-Approvals)

-Pay Stubs for Each Borrower (30 days)

-Bank Statements, Stocks, Bonds etc..

-Tax Returns & W-2s from past 2 years

-Credit Scores will be pulled

-Income from Child Support? Bring the Court Decree

-Name & Addresses of your Employers & Landlords past 2 years

-Copy of Drivers License or State ID

-Self Employed? Last 2 years of Business & Personal Tax Returns

Talk with our Lender Partners

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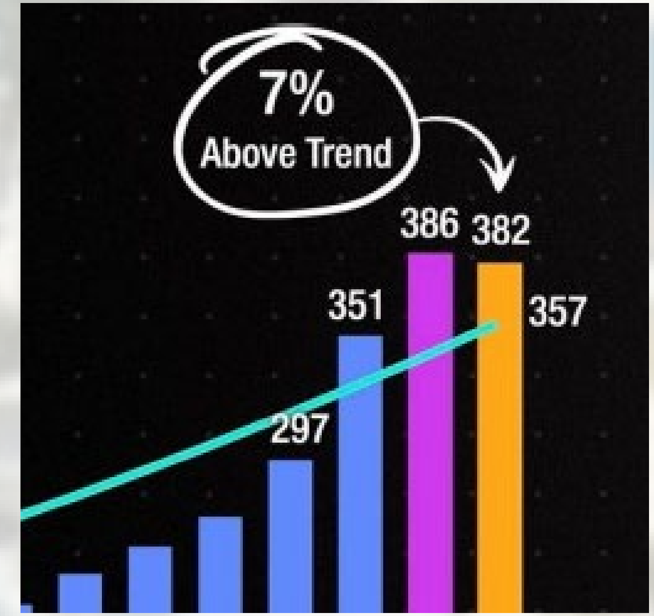
The Price Will Come Down?



Remember Multiple Offers?

The Reason you see a 7% above trend Line is because of those Multiple Offer Situations when **buyers had to pay $10,000 to $25,000 Over Asking Price**!

So, if Interest Rates were to Drop . Expect that $10,000 to $25,000 to come back. Supply & Demand

Get Your Pre-Approval Letter Immediately

Pitt County - August 2023, Monthly Market Report

	Up to 99,999	100K - 199,999	200K - 299,999	300K- 399,999	400K - 499,999	500K - 599,999	600K - 699,999	700K - 799,999	800K - 899,999	900K - 999,999	Over 1 Million	Totals
Active Homes	5	19	65	78	40	10	4	4	4	0	4	234
SOLD	4	25	53	38	20	7	4	1	0	0	1	154
Days on Market	4	3	4	5	11	29	33	35	58	-	49	5

Ask Kathryn about Real Estate

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Otherwise, you'll miss the House!

Renting VS Buying?

7.25% interest rate with a 30-year fixed rate loan *

Let's say we are Purchasing this Lovely Duplex here.

You want to place 5% down only.

Credit Score is decent, you get Quoted a rate of 7.25%

You are looking at 4-5 years in the area for yourself.

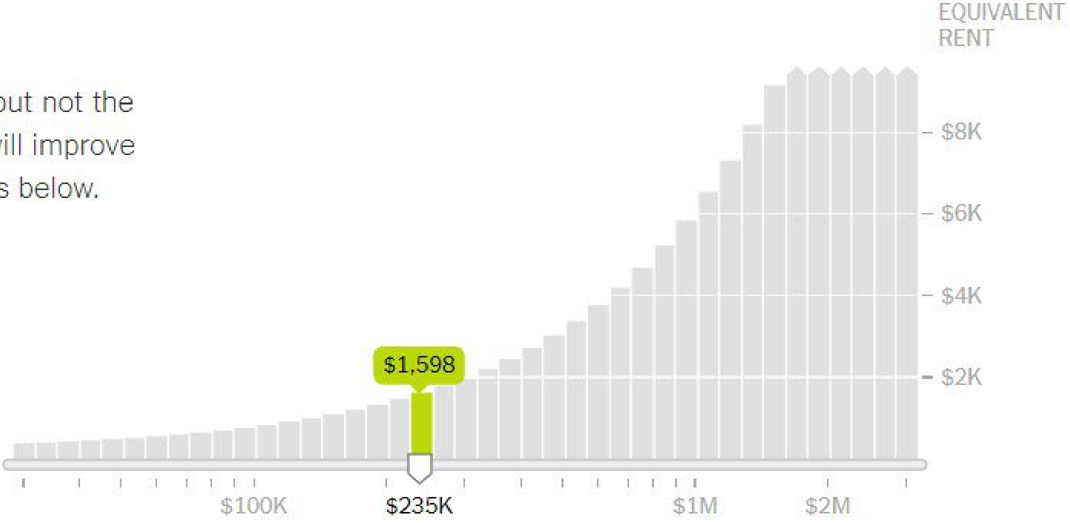
Renting VS Buying?

7.25% interest rate with a 30-year fixed rate loan *

Home Price

A very important factor, but not the only one. Our estimate will improve as you enter more details below.

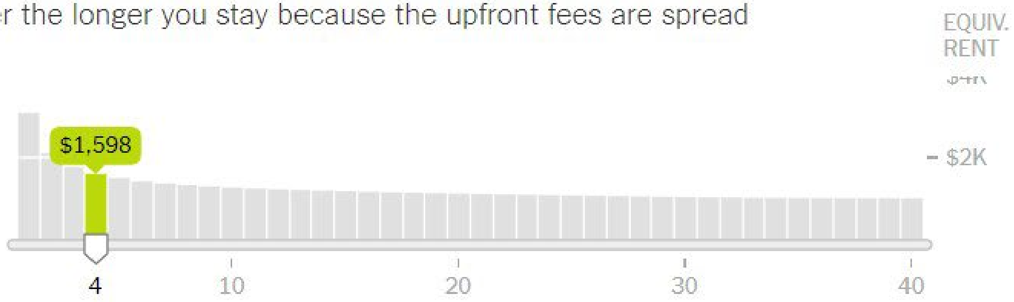
$235,000



How Long Do You Plan to Stay?

Buying tends to be better the longer you stay because the upfront fees are spread out over many years.

4 years



If you can rent a similar home for less than ...

$1,598 PER MONTH

... then renting is better.

Costs after 4 years	Rent	Buy
Initial costs	$1,598	$21,150
Recurring costs	$80,798	$95,927
Opportunity costs	$4,356	$7,979
Net proceeds	-$1,598	-$39,902
Total	$85,154	$85,154

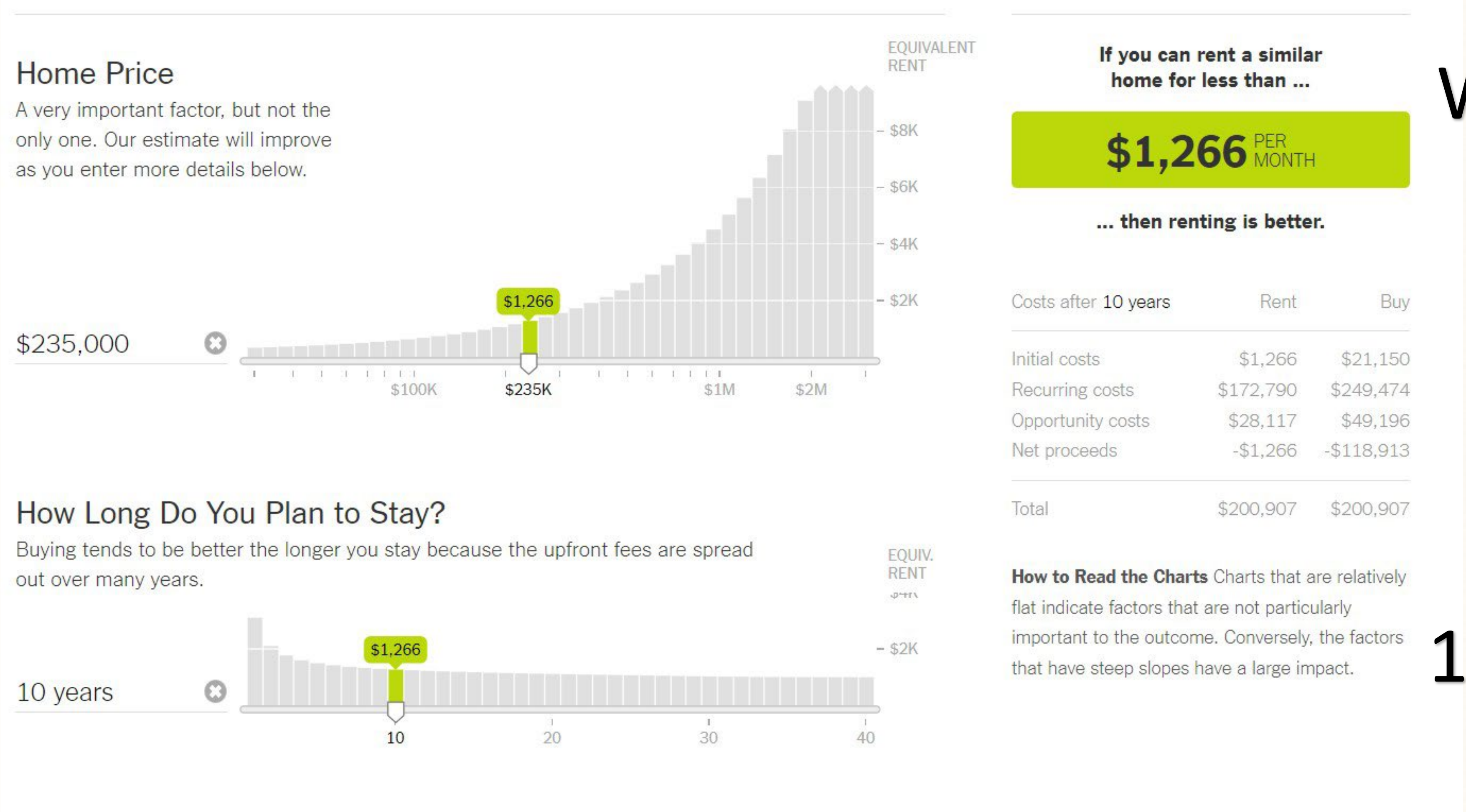
How to Read the Charts Charts that are re... flat indicate factors ... particularly im... the outcome. Conversely, the factors that have steep slopes have a large ...

The rent is $1750 on these duplexes

Renting VS Buying?

Renting is $1650, not including Utilities

Let's Say you stayed longer than 4 years, and **you never Refinanced**



We already know, Rent Doesn't Decrease…

Yet, if you kept The duplex for 10 years, renting it

Renting VS Buying?

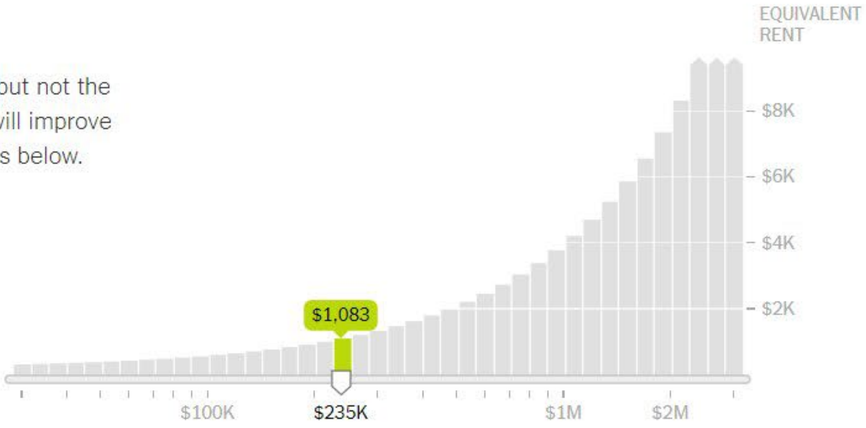
Renting is $1650, not including Utilities

Let’s Say you stayed longer than 4 years, and **you Refinanced at 5.5%**

Home Price

A very important factor, but not the only one. Our estimate will improve as you enter more details below.

$235,000



How Long Do You Plan to Stay?

Buying tends to be better the longer you stay because the upfront fees are spread out over many years.

7 years

If you can rent a similar home for less than ...

$1,083 PER MONTH

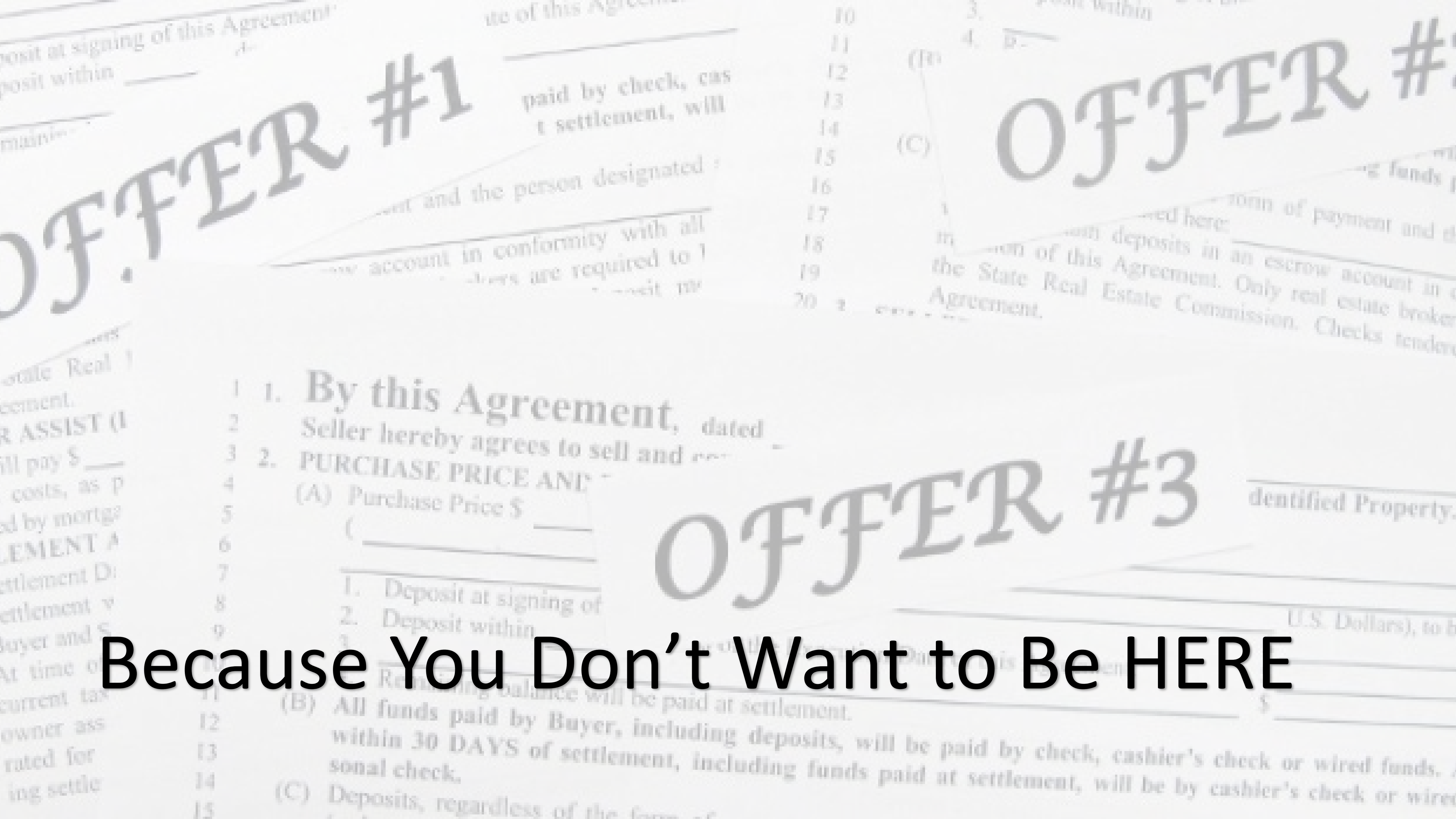
... then renting is better.

Costs after 7 years	Rent	Buy
Initial costs	$1,083	$21,150
Recurring costs	$99,558	$151,748
Opportunity costs	$10,672	$21,644
Net proceeds	-$1,083	-$84,312
Total	$110,230	$110,230

How to Read the Charts Charts that are relatively flat indicate factors that are not particularly important to the outcome. Conversely, the factors that have steep slopes have a large impact.

Year 2, the rates Decreased! You Locked in at 5.5%

So, You’d be Looking at $1100 monthly.



Because You Don't Want to Be HERE

Let's Play a Game

We have four houses here, all in the same neighborhood, House 2 & 4 are the Exact Same Layout & Style.

What would you pay for house #2 given house #4?

House 2 & 4 are essentially the SAME.

If it is a For Sale By Owner, you are taking a higher risk ***not having an agent listing it***!

Therefore, you should be able to acquire the property for at least 3% less (if not more) Since they are not paying an **Agent's Listing Fee**

My Fee is entirely Free

Sellers understand that Buyer’s have Agents and they agree upfront to pay our Fees!


HGTV Myths
CPO Program
Seller Says
Zillow Myths
Relocation Advisor

When You Are Ready, I'm going to give you step by step guidance!

I'm going to give you a Higher Level of Customer Service.

Melissa Nelson

★★★★★

Kathryn was phenomenal to work with! We used her as our buyers agent when we bought our first investment property and the transaction was seamless. She was very professional and was always prompt on returning calls/emails/texts. We will certainly be using her for all of our future real estate needs!

Test it Out for Yourself!

www.nytimes.com/interactive/2014/upshot/buy-rentcalculator.html?_r=0

Individuals I'm Looking to Connect With:

Vidant Relocations & Recruiters

Company HR Directors (Spirit, Patheon, Hyster-Yale,etc)

Relocation Departments

For Sale by Owners

People Frustrated with their current Agency

(Lack of Showings or Lack of Marketing)

Individuals who may be considering Real Estate Careers

Investors, Portfolio Expansion

Service Professionals You Trust