

YOUR PATH TO HOMEOWNERSHIP

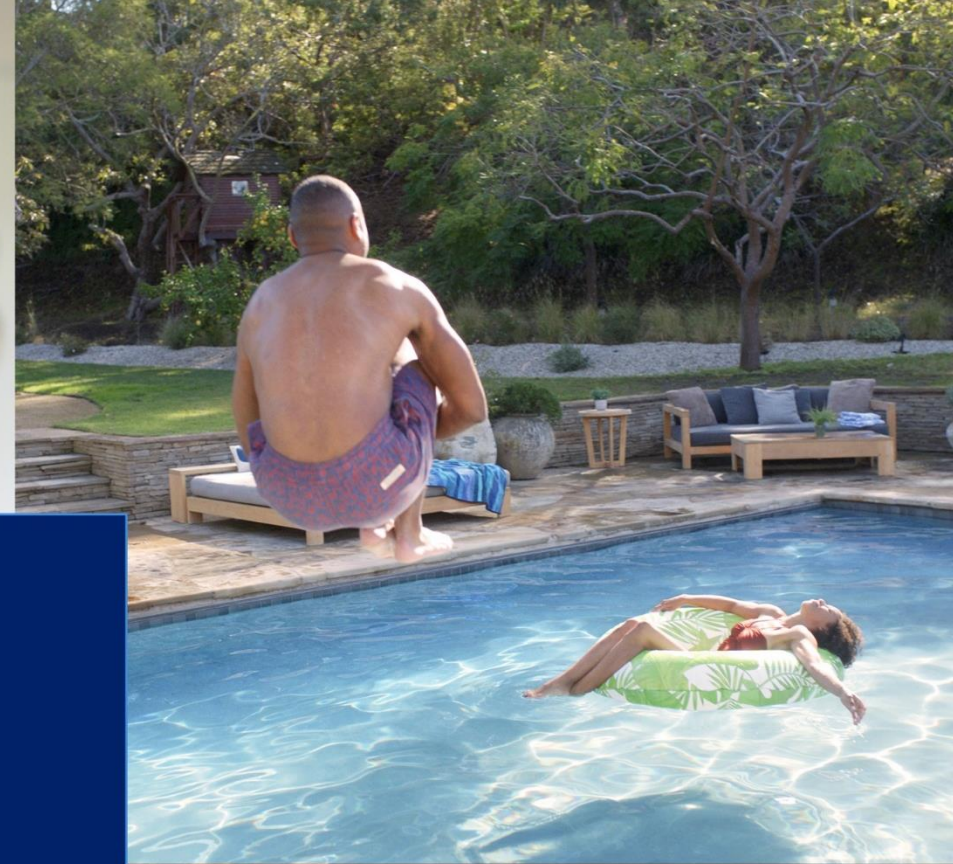
WITH NINA HOLLANDER

Broker/Realtor®

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 COLDWELL BANKER | REALTY



**If you could live anywhere,
where would it be?**

We've been helping people answer that question since 1906. We can help!

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Home Buying Resources

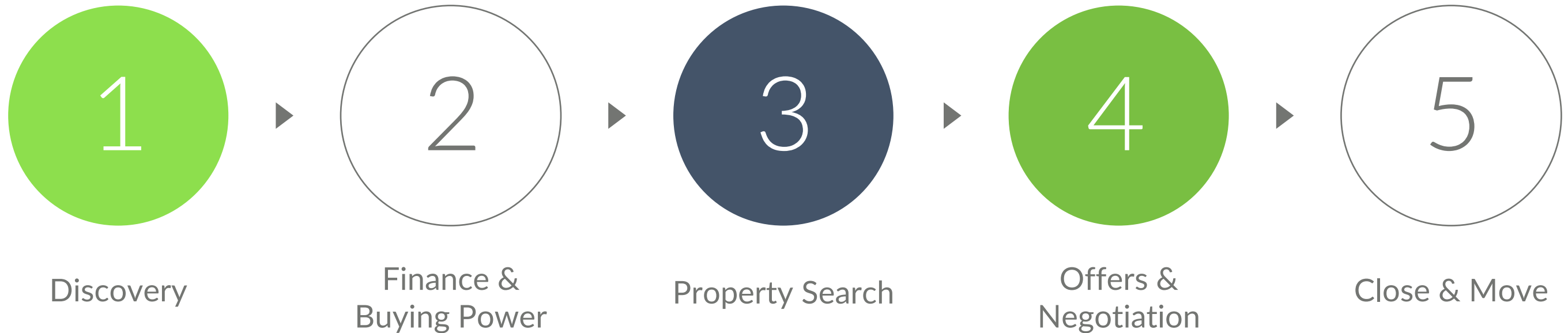
CLICK THE LINKS BELOW TO READ

- [Things To Consider Before Buying A Home](#)
- [Greater Charlotte Schools & Communities Guide](#)
- [10 Deadly Mistakes Home Buyers Make](#)
- [Don't Get Into A Pickle With Your Mortgage](#)
- [7 Tips To Help You Navigate The Home Buying Process](#)
- [A Guide To Buying Your First Home](#)



Home Buying Process

Whether you're buying your first home, moving up, or right-sizing, we'll help you navigate the home buying process so you can feel confident about your move.



INVALUABLE SUPPORT

As a Coldwell Banker® affiliated buyer's agent, I offer five essentials throughout the home-buying transaction:

1. EXPERT GUIDANCE

Expertise and insight throughout the complex real estate process, helping you make informed decisions every step of the way.

2. LOCAL MARKET KNOWLEDGE

I have the tools and training to serve as your local market guide, with information about trends, pricing and availability to give you a competitive edge in finding the perfect home.

3. NEGOTIATION SKILLS

You will have a fearless advocate who is armed with data and negotiation strategies that can lead to winning deals and seamless resolutions.

4. TIME-SAVING CONVENIENCE

Offers, showings and more will be coordinated on your behalf, along with connections to necessary vendors like mortgage professionals.

5. PEACE OF MIND

Feel confident knowing that a professional is there to help you navigate any unexpected challenges or delays.



CHOOSING A TRUSTED ADVISOR

When you choose me to represent you, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision.

After our initial consultation, I will:

- Help you establish your budget and connect you with a reputable lender to get pre-approved for a mortgage
- Discuss your needs and goals, and plan your property search criteria
- Provide coaching on the best time to buy
- Agree upon the parameters of our working relationship

Once the criteria and budget are established, I will:

- Coordinate showings for properties that meet your needs and explain/negotiate features
- Keep you informed of new properties that come on the market that would interest you
- Help you understand the market data for any properties of interest
- Work with you until you find the right home

When we've found your dream home, I will:

- Assist in determining your offer, including developing a multiple-offer strategy
- Review and discuss details of the seller's disclosure
- Apply my expertise in negotiating the offer and contract terms in your best interests
- Facilitate the home inspection and resolution process
- Offer information on reliable contractors and service providers
- Prepare you for closing and the associated costs
- Provide clear and constant communication to keep you updated on the progress of your transaction

NOT ALL REAL ESTATE AGENTS ARE THE SAME

Top 3 Things To Look for in an Agent:



A Strong
Reputation



Local and National
Market Expertise



Good Communication
Skills and Availability





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REALTY



Financing & Buying Power

If you're in the market for a new home or investment property, one of the first questions you'll probably ask is, "What can we afford?" Many buyers become so caught up in how much they can afford that they don't realize their total buying power—that is, the total amount of purchasing potential they actually have.

Your buying power is comprised of the total amount of money you have available each month for a mortgage payment. This means the money you have each month after fixed bills and expenses. Any money you've saved for a down payment, the proceeds from the sale of your current home, if applicable, and the amount of money you're qualified to borrow all impact your buying power as well.

THE POWER OF PRE-APPROVAL

The first step in any home search is finding out exactly how much home you can afford and securing the financing to make the purchase. While you can get a rough estimate through pre-qualification, taking the extra step to obtain pre-approval will give you some added advantages. Pre-approval helps you:

- Understand your financial condition
- Know exactly how much home you can afford
- Strengthen your purchasing power when making an offer

When you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.

Some of the documents your lender may request to get the pre-approval process started:

Income

- Current pay stubs, usually for last two months
- W-2s or 1099s, usually for last two years
- Tax returns, usually for last two years

Assets

- Bank statements
- Investments/brokerage firm statements
- Net worth of businesses owned (if applicable)

Debts (if applicable)

- Credit card statements
- Loan statements
- Alimony/child support payments



YOUR HOME SEARCH PORTAL

The next stop on your home search? My website.

- It's an easy way to check out available properties in your preferred area
- It provides another way for me to get to know the types of properties that you like
- After you register on the site, I will receive updates about your activity
- You can save searches for future access, and save and share specific homes that you like
- If you sign up to receive email alerts, you'll be notified when new homes that match your criteria come on the market

Thanks to the site's responsive design, you can do all of this from your mobile device, tablet or desktop.





Property Search

Find your dream home like never before

www.GreatHomesInCharlotte.com

Sign Up For My Home Buyer Direct Access Program



Market Updates: Learn about housing market trends and how they impact your home buying plans.

Private Tours: Schedule private viewings of homes you're interested in.

VIP Buyer Hot Sheet: Get notified of the newest homes on the market before other buyers.

Personal Consultation: Get all the details so you can plan your move and avoid the headaches.

No cost or obligation. Contact me at nina@ninahollander.com to signup now.

Monthly Reports

As my client, I never want you to think you're taken for granted.

The trust you place in me and the opportunity you provide me to take care of you and help you move to the next stage of your life is something I take very seriously.

As a token of my appreciation, every month I send out useful real estate related reports and information.

Examples of reports you can expect:

Home Tech & Design Trends

Housing Market Updates

Home Buyer & Seller Tips

Advice for Homeowners



MAKING AN OFFER

There are many factors that influence the market value of a home. The following can help give you insights and empower you to make a competitive offer you're comfortable with. I will work with you on a strategy to obtain the most advantageous terms and acceptable pricing for you and your budget.

Issues to consider:

- How long has the home been on the market?
- Has the property had any price changes?
- Has the property been under agreement previously?
- Are there multiple offers on the property?
- What is being included in the sale or what may be negotiated as part of the sale?
- What are the market conditions in the area or neighborhood, like "list to sale price ratio?"
- Is the seller offering an assumable loan or seller financing that may be more favorable for you?

I will help you set purchase price parameters by providing you with a comparable market analysis (CMA) comparing the home, its price and its features to other similar homes in the area that are on the market or have recently sold.

Then I will present the offer to the seller through the listing agent and help you navigate the seller's response, whether it be to accept, reject or counter your offer, which starts the negotiations process.



CLOSING ON YOUR HOME - AND BEYOND

Once your offer has been accepted, the closing process begins. Here are some of the typical steps involved.

HOME INSPECTION

If material defects are identified or repairs recommended in the home inspection report, I'll assist you with any contractually agreed-upon remedies and further negotiations with the sellers, if needed.

TITLE SEARCH PROCESS

I will help direct you to the appropriate title insurance officer should you have any concerns related to the information identified in the owner's title report. This report confirms who the owner of the property is and if there are any encumbrances attached to the property.

RESIDENTIAL APPRAISAL REPORT

Your lender will order an appraisal report to assess the value of the home as part of the standard lending mortgage process.

FINAL WALK-THROUGH

I will schedule and coordinate your final walk-through inspection of the property before closing so you may confirm that the home is in the same condition as when you signed the purchase agreement and to confirm any agreed-upon repairs were completed.

CLOSING COSTS

In addition to your down payment and deposit, there are a variety of costs involved in your home closing. I will help you determine an appropriate deposit, explain the various costs you may be responsible for and review your itemized settlement statement prior to closing.

AND BEYOND

Beyond closing, wherever your homeownership journey takes you, I want you to know that I am here to help you and keep you up to date on how changing market conditions are affecting your home's value.

TRANSACTION MANAGER

Your transaction forms for the purchase of your new home will be entered into Transaction Manager, a convenient, secure website where you can track the progress of your sale and access your documents throughout the process, and long after the closing.

- Important information and documents are uploaded and stored online in your personal account
- Forms and services related to your purchase can be viewed anytime during your transaction
- Automated email alerts and messaging keep you informed
- Upon closing, your transaction is archived so you can retrieve documents as needed, such as for financial planning or tax season



FULL-SERVICE SUPPORT

Coldwell Banker Realty helps you through all aspects of the home-buying process. Our affiliations with our preferred partners ensure that you receive complete assistance from beginning to end, giving you one-stop-shop convenience.

MORTGAGE SERVICES – Guaranteed Rate Affinity* provides mortgages across the country and features extremely competitive rates, fantastic customer service and a fast, simple process.

TITLE SERVICES – Our local title partner can research and resolve any issues before the closing to help ensure the transaction closes smoothly and on time.

WARRANTY SERVICES – American Home Shield® provides that extra measure of security that makes you feel more comfortable and confident in the purchase of your home.

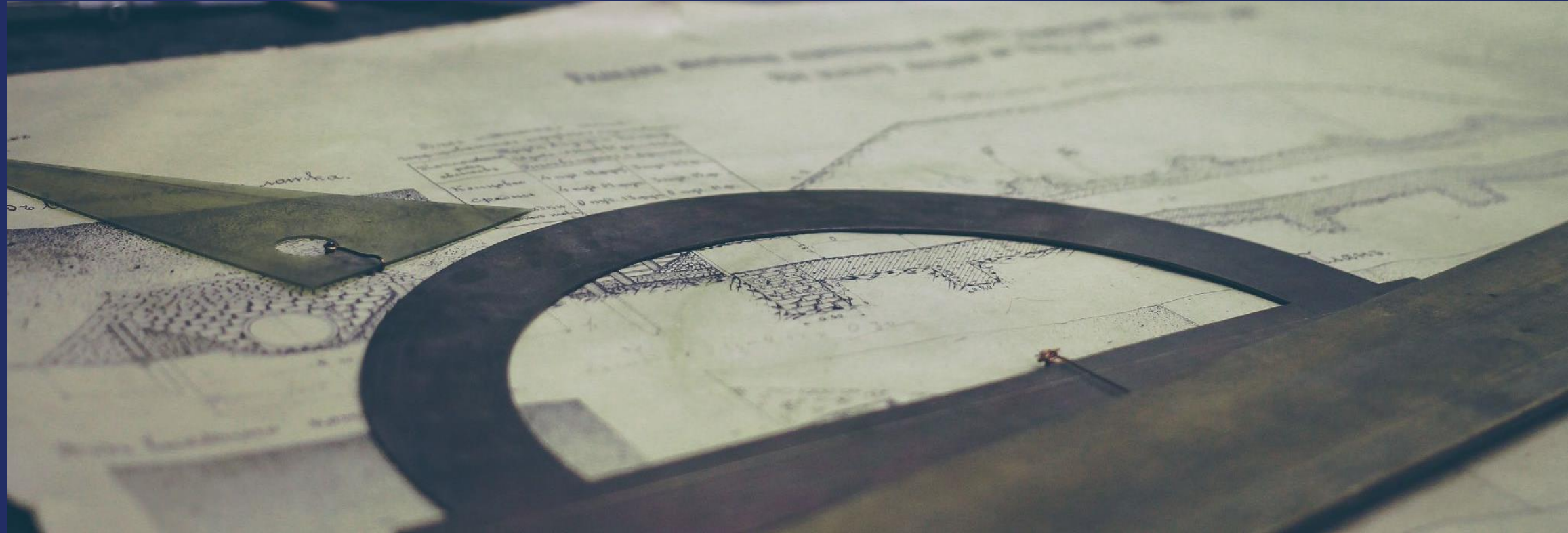
INSURANCE SERVICES – Anywhere Insurance Agency offers competitive rates on homeowners, condominium, renters, automobile, second home, vacant home and umbrella coverage.

COMMERCIAL SERVICES – Highly skilled Coldwell Banker Commercial® affiliated agents offer a full spectrum of office, industrial, retail, multi-family and hospitality services.

*Operating in the state of New York as GR Affinity, LLC in lieu of the legal name Guaranteed Rate Affinity, LLC.



Need A REFERRAL To A Pro? Connect With My Trusted Partner Network



- As part of my profession, I come across great professionals.
- If you need a referral to any service professional, I can help.
- My network includes contractors, designers, landscapers, architects and more!
- Contact me at nina@ninahollander.com to get a referral.

BUYER'S AGENT COMPENSATION

Please note that my commission is not set by law and is fully negotiable. Listed here are examples of how a buyer's agent can be paid.

HOW A BUYER'S AGENT IS PAID IF SELLER OFFERS COMPENSATION

- 1** The seller of the property you are interested in has offered to pay the commission due from you to me. In this case, your commission obligation to me will be paid by the seller out of funds you pay to purchase the home.
- 2** The seller has offered compensation consisting of only a portion of the commission you have agreed to pay to me. This would require you to pay any portion of my commission not paid by the seller. Alternatively, you could condition your purchase offer on the seller paying all of your commission obligation to me.

HOW A BUYER'S AGENT IS PAID IF SELLER DOES NOT OFFER COMPENSATION

- 1** The seller has not offered to pay any portion of the commission you would owe to me. In this case, you can include a requirement that the seller pay your commission obligation as part of the offer you make on the property.
- 2** The seller will not agree to pay a buyer's agent commission, in which case you would be responsible for my commission.



Nina Hollander

Broker, Realtor®, MBA, CRS, GRI, ABR, SRES, CDPE, SFR, SPS

A little about me...

When you are doing something as important as buying or selling a home, it's important to work with someone you can depend on, someone who gets results, someone whose reputation shows that she is a seasoned professional who can bring your real estate purchase together with ease.

I understand. Like you, I've been through the uncertainties of a real estate transaction, both in the United States and abroad. Like you, I understand that buying or selling a home is an emotional time for the entire family. Like you, I've known the excitement and the stress that comes with buying and selling a home. *I understand first-hand*, what's involved in bringing it all together successfully.

After 30+ years in the profession, I've experienced virtually every type of transaction and understand how to bring buyers and sellers together with successfully results. It's not just the purchase or sale that's important. It's everyone involved feeling like a winner!

If you hire me as your Broker/Realtor®, I promise results for you and open communication along the way.

I always say: "The Right Broker Makes All The Difference."

You can count on me to be "The Difference You Can Count On!"



Nina Hollander

Broker, Realtor®, MBA, CRS, GRI, ABR, SRES, CDPE, SFR, SPS

My Clients Say It Best...

“It was so nice to have someone like Nina helping us during our relocation to Charlotte. Her diligence and patience brought us to a place that is truly a perfect home for our growing family. She not only understood the real estate process, but also the emotional process of a relocation move from first-hand experience. That was a true asset and we will not hesitate to recommend her to our friends and neighbors!” - Judy & Dan F

“Nina was so thorough, attentive, and professional during my home sale, I never needed to worry about a thing! She handled the multiple offers I received with skill and creativity and helped guide me to identify the best all around offer. Nina is a sharp, incisive and intelligent expert in the business with great integrity. I would recommend her (and have) without hesitation!” - Nina L

“Thank you so much for making our move to Charlotte so easy. Your knowledge and professionalism helped us feel comfortable with the whole buying process. You understood our needs and wants. You truly looked out for our best interests and we appreciate that. You are definitely an A+ Realtor. We would highly recommend you to anyone we know.” - Brenda & Wayne L

“Nina went above and beyond the call of duty. She genuinely cared about my needs and even though there were times when I would get discouraged, she never let go and never gave up until we found just the right home for me. She made it happen! Nina will always have my highest recommendation and thanks.” - Caroline C

Experience & Education

When you're buying or selling a home, it's crucial to work with a qualified real estate agent. Not just a professional, but an amazing agent and a market expert.

EXPERIENCE

RELOCATION: assisted 100+ families in relocating, totaling \$90+ million in sales.

FIRST-TIME BUYERS: assisted 100+ families with their first home purchase, totaling \$80+ million in sales.

HOME MARKETING SPECIALIST: \$120+ million in listing sales.

LUXURY HOME SALES: \$75+ million in sales of properties averaging \$750,000+ in price.

CONDOMINIUM & TOWNHOME SALES: \$40+ million in sales.

INTERNATIONL SALES: \$20+ million in sales with foreign nationals.

18 years of executive level management experience in corporate finance with international, Fortune 500 companies.

EDUCATION

MBA Degree in Finance & Management/Fordham University

BA Degree in Public & International Affairs/The George Washington University

Graduate, Program for Management Development/Harvard School of Business

LET'S GET STARTED

Your home-buying needs are one of a kind. Using the unmatched resources of Coldwell Banker Realty, I will develop a custom plan to:

Provide you with powerful, personal service

Assist you in finding the right home and help you negotiate the best possible price and terms for it

Close the sale in a smooth, timely manner

Finding and purchasing a home is a detailed process that demands time and dedication. I am passionate about this because it leads to the ultimate reward – handing you the keys to your dream home and developing a real relationship with you along the way. I would love to have a commitment from you to work with me exclusively. I'm happy to talk through the various types of buyer representation I offer so we can find the right fit for you.

WHEREVER YOU DREAM OF LIVING, WE'LL HELP GUIDE YOU THERE.

You Can Count On Me To...



Keep You Up to Date
on the Market



Find You Homes
Matching Your Criteria



Negotiate the Best
Deal We Can Get



Avoid the Pitfalls of
Buying a Home



Take Fiduciary
Responsibility

INTERNATIONAL PRESIDENT'S CIRCLE




NINA HOLLANDER

Representing the top 4% of Coldwell Banker
agents worldwide

Ballantyne



Affiliated real estate agents are independent contractor sales associates, not employees. ©2024 Coldwell Banker. All Rights Reserved. Coldwell Banker and the Coldwell Banker logo are trademarks of Coldwell Banker Real Estate LLC. The Coldwell Banker® System is comprised of company owned offices which are owned by a subsidiary of Anywhere Advisors LLC and franchised offices which are independently owned and operated. The Coldwell Banker System fully supports the principles of the Fair Housing Act and the Equal Opportunity Act.  24LC5H_CBR_5/24