**EXCLUSIVE EDITION** 

2025 Edition

# COMING HOME

REAL ESTATE MAGAZINE



# A NOTE FROM THE OWNER...

Listing and selling your home is an exciting journey. And just because it can be a stressful process doesn't mean it has to be. My role is to partner with you and use our expertise and unique skillset to guide you seamlessly from beginning to end. As a top producing agent and YOUR local realtor, I have the experience and connections to make sure your transition is a smooth and enjoyable one. I have the leverage to make things happen for YOU! As you are selling one of your largest assets, you want an expert on your side: advocating for you, protecting you, and keeping you informed of all options. Ready to sell your home or buy a new one? Let's get started!

Ashley Bonnett 336-403-4051





## 6 REASONS PEOPLE BUY A HOME

**UPSIZING** 

**DOWNSIZING** 

**BUILDING WEALTH** 

**GEOGRAPHIC DESIRES** 

TIRED OF RENTING

**EMPLOYMENT CHANGES** 

## YOUR HOME BUYER GUIDE



GIVE US A CALL TODAY!

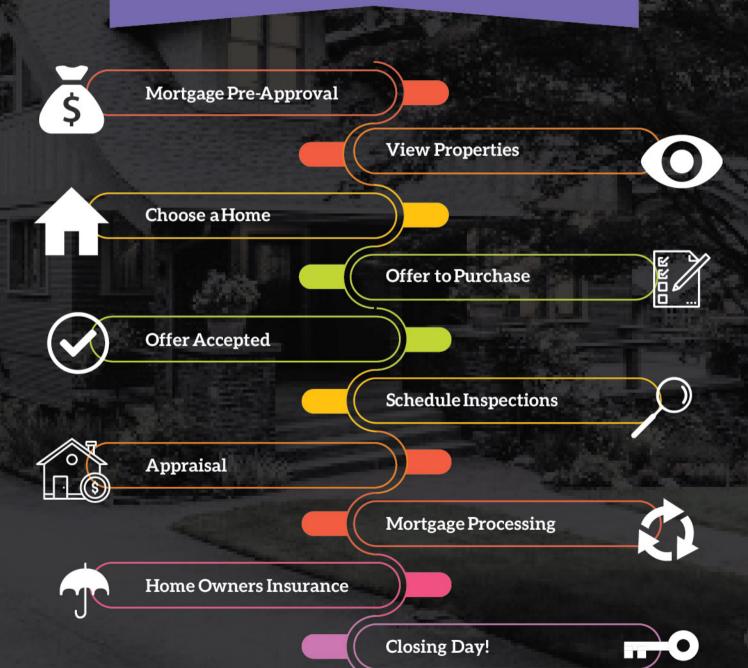
COMING HOME: REAL ESTATE MAGAZINE

336.551.2134

# HOME BUYING PROCESS: SIMPLIFIED

CONTACT US! 336.551.2134





## MORTGAGE PRE-APPROVAL

You may choose your own lender. However, we do have preferred lenders that we have vetted for you for their strong communication, thoroughness of approval, and competitive rates and fees. We will be collaborating with your lender throughout the entire process in order to coordinate dates and documents for your home buying transaction.

#### Things to Remember:

- Do not make large purchases or deposits without talking to your lender FIRST!
- Do not open any new lines of credit once you begin the process – especially once you go under contract. Beginning & end credit need to match or we will be starting back over and you may lose the home!

## LENDING PARTNERS



Ally Cain
Atlantic Bay Mortgage Group
Sr. Mortgage Banker
NMLS #1944301

5958 Old US Hwy 52 Ste A Lexington, NC 27295 Cell # (336) 479-2324 allycain@atlanticbay.com





#### Ashley McKenzie-Sharpe

NMLS #100776
Highlands Residential
Mortgage | The Sharpe
Mortgage Team
Sr. Mortgage Advisor
NMLS #134871

2098 Frontis Plaza Blvd Winston Salem, NC 27103 Cell # (336) 575-9448 ashley@sharpeloans.com



#### Ally Cain Mortgage Team

Helped over

### 600 FAMILIES

obtain homeownership

#### 8 Years

**Lending Experience** 

Assisted with over

#### \$2 Million

in Down Payment Assistance

- Passionate about homeownership and top notch customer service
- Dedicated to making homeownership dreams come true and buying a home less stressful
- Personalized consultant approach to every client

99% 5 star reviews



Licensed to lend in

NC

SC

VA

99% on time closings



Apply Today!



#### **ALLY CAIN**

Producing Sales Leader NMLS #1944301 Licensed in NC, SC, VA (336) 479-2324 www.applywithally.com Ready for your dream home?





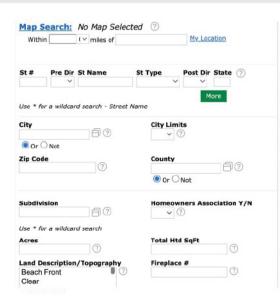


## VIEWING PROPERTIES

We will set you up with a home search in Triad MLS. MLS is like home base for realtors as all listings must be put in MLS. They'll drip to your email and we will review listings that appeal to you. We will review disclosures, agent only remarks, and more to make sure the home meets your criteria. We will set up showing access to the property. We also employ showing assistants to get you in the home!

#### Things to Remember:

- We can view any home listed by any firm, not just ours.
- We can also set up showings for you or For Sale By Owner (FSBO) homes, so if you see one, send me the information and I will establish contact for you.







## CHOOSING A HOME

You will know when it's the right home for you. There are usually several signs that show me it's the one you want as well. Because we research and review the home in such depth, we will most likely find THE home in the first 5-7 homes we tour. If we get beyond that number, we need to take another look at your criteria.



- We will establish contact with the listing agent & ask pertinent questions.
- We will prepare a market analysis on the home to make sure you are not overpaying for the home and to alleviate risk on the appraisal.
- We will double check numbers for you with your lender.





#### **Summary of Comparable Listings**

This page summarizes the comparable listings contained in this market analysis.

#### **Closed Listings**

Address		Price	Beds	Full B	Bth Ha	HtdSF	\$/SqFt	DOM	
145 Cinnamon Way			3	2	0	1700			
138 Red Cypress Court		\$315,000	3	2	0	1,700	\$185.29	3	
335 Mallard View Lane		\$319,900	3	2	1	1,762	\$181.56	2	
228 Hartman Branch Lane		\$343,000	3	2	0	1,772	\$193.57	144	
287 Cinnamon Way		\$385,000	5	3	0	2,089	\$184.30	10	
	Averages:	\$340,725	4	2	0	1,831	\$186.18		

	Low	Median	Average	High
Comparable Price	\$315,000	\$331,450	\$340,725	\$385,000
<b>Adjusted Comparable Price</b>	\$310,080	\$318,345	\$321,053	\$337,440

## **OFFER TO PURCHASE**

There are several legal forms we will need to prepare in order to present your offer. Don't worry! We have access to all of these forms and will help you understand all of the terms to be included in your offer. Here are some important pieces to your offer:

- · Offer Price
- · Due Diligence Fee
- Earnest Money Deposit
- · Due Diligence Period
- · Closing Date
- · Contingency

- Financing
- · Closing Costs
- · Personal Property
- · Home Warranty
- · Closing Attorney
- · Additional Terms

OFFER TO PURCHASE AND CONTRACT Guidelines" (Form 2G) for guidance in completing this form]

For valuable consideration, the receipt and legal sufficiency of which are hereby acknowledged. Buyer offers to purchase and Seller upon acceptance agrees to sell and convey the Property on the terms and conditions of this Offer To Purchase and Contract and any addendum or modification made in accordance with its terms (together the "Contract").

<ol> <li>TERMS AND DEFINITIONS: The terms</li> </ol>	listed below shall have the respective me	eaning given them as set forth adjacent to each
term.		
(a) "Seller":		

(e) "Proporty": The Property shall include all that real estate described below together with all appurtena improvements located thereon and the fixtures and personal property listed in Paragraphs 2 and 3 below.

The Property | will | will not include a manufactured (mobile) home(s).

The Property 🗆 will 🗖 will not include an off-site and/or separate septic lot, boat slip, garage, parking space, or storage unit.

NOTE: If a manufactured home(s) or a septic lot, boat slip, gamge, parking space, or storage unit is included, Buyer and Seller are strongly encouraged to include further details in the Additional Provisions Addendum (Form 2A11-T) and attach it to this offer. Street Address:

North Carolina NOTE: Governmental authority over taxes, zoning, school districts, utilities and mail delivery may differ from address shown.

Legal Description: (Complete ALL applicable)
Plat Reference: LotUnit\_\_\_\_\_, Block/Section Plat Reference: LotUnit \_\_\_, Block/Section \_\_\_, Subdivision/Condominism \_\_\_\_, as shown on Plat Book/Slide \_\_\_\_
The PIN/PID or other identification number of the Property is: Other description:

Some or all of the Property may be described in Deed Book \_

urchase Price":	
	paid in U.S. Dollars upon the following terms:
	BY DUE DILIGENCE FEE made payable and delivered to Seller on the Effective Date by □ cash □ personal check □ official bank check □ wire transfer
	☐ electronic transfer (specify payment service:
	BY INITIAL EARNEST MONEY DEPOSIT made payable and delivered to Escrow
	Agent named in Paragraph 1(f) within five (5) days of the Effective Date of this
	Contract by □ cash □ personal check □ official bank check □ wire transfer □ electronic transfer.
	BY (ADDITIONAL) EARNEST MONEY DEPOSIT made payable and delivered to Escrow Agent named in Paragraph 1(f) no later than 5 p.m. on
	TIME IS OF THE ESSENCE by □ cash □ official bank check □ wire transfer □ electronic transfer
	BYASSUMPTION of the unpaid principal balance and all obligations of Seller on the

DIADSUMPTION Of the unpaid principal balance and all Obligations of Seller on the existing loan(s) secured by a deed of trust on the Property in accordance with the attached Loan Assumption Addendam (Standard Form 2A6-T).

BY SELLER FINANCING in accordance with the attached Seller Financing Addendum (Standard Form 2A5-T).

BY BUILDING DEPOSIT in accordance with the attached New Construction Addendum (Standard Form 2A3-T).

BALANCE of the Purchase Price in cash at Settlement (some or all of which may be paid with the proceeds of a new loan)

This form jointly approved by: North Carolina Bar Association's Real Property Section North Carolina Association of REALTORS®, Inc. Buyer's initials Seller's initials



STANDARD FORM 2-T

(d) "Purchase Price":



## OFFER ACCEPTED

Once the sellers sign the offer and the listing agent communicates that to me, you are officially under contract. There will be immediate items for us to attend to. So, celebrate your acceptance, but also be prepared that there are items I will need to take care of with you, as well as with the lender.

#### Immediate Action Items Once Under Contract:

- You will need to write checks for your due diligence fee and earnest money deposit. We will need to get these over to the listing side and closing attorney within a limited time frame.
- Your lender will send you preliminary documents to be signed, usually within 24 hours.
- We will need to discuss appropriate inspections so we can line those up.





#### Home Inspection:

A general home inspection will look at the home from foundation up to roof.

#### Cost:

Varies based on size of home and age. Budget \$450-\$650.



#### Radon Inspection:

A radon inspection runs 48 hours to test air quality.

#### Cost:

Added onto home inspection. Budget \$125-\$150.



#### Pest Inspection:

A pest inspection will check for wood destroying organisms.

#### Cost:

Varies. Budget \$75-90.



#### Septic Inspection:

A septic inspection will look at septic tank and drain field. Can opt to pump at same time.

#### Cost:

Varies, if you pump also. Budget \$450-\$650.



#### **Pool Inspection:**

A pool inspection looks at the pool liner, pump, and equipment.

#### Cost:

Varies. Budget \$150-\$350.



#### Survey:

A survey maps out the property lines and any encroachments.

#### Cost:

Varies. Budget \$800-\$2000.



#### **HVAC Inspection:**

An HVAC inspection may be recommended by home inspector.

#### Cost:

Varies. Budget \$85-175.



## SCHEDULE INSPECTIONS

We will speak with you about which inspections are appropriate for the home you are under contract on. In most cases, inspections are optional. In all cases, they are encouraged. The inspector works for YOU, the report belongs to YOU, and the findings may help us to negotiate repairs. Please remember that inspections are different from an appraisal and are a separate cost to you from the sale of the home.

#### Things to Remember:

- Inspection costs can be paid at the time of the inspection or at closing.
- If you pay before closing, send us a receipt for records.



#### \*Experience\*Integrity\*Trust

When you are ready to buy or sell your home, you are about to make a significant decision for you and your family. Often your home is one of the most important assets you will ever acquire in your lifetime, so you want to be sure this asset doesn't become a liability.







www.eliteinspect251@gmail.com



www.elitehomeinspection.net

## **APPRAISAL**

An appraisal is a service required by the lender. The appraiser's job is to assign a value to the home in order to make sure the lender is not funding a loan amount disproportionate to the value of the home. This is why we run a CMA on your home – so we can minimize appraisal concerns.

#### Things to Remember:

- Appraisals are not an exact science, so 10 appraisers can give 10 different values to the same home.
- Our goal is that the home appraise at offer price or higher.
- If the home appraises above offer price, you will have immediate equity in the home.



## MORTGAGE PROCESSING

Your lender may ask you to provide additional documentation required by the underwriter. Some of it can feel redundant, but do know that they're having to meet lending compliance and we need to cooperate with their requests in a timely manner. Our goal is to collaborate with the lender and underwriter in order to achieve a "clear to close" status on your loan.

#### Things to Know:

- Bank statements and other docs need to be sent over to lenders as a PDF, not a photo taken on your phone.
- They may ask for written explanations of various funds. We promise they have a reason for asking for everything they request.



## HOME OWNERS INSURANCE

Shortly after going under contract, it is important to shop around for home owners insurance quotes. The insurance company will be able to see past claims on the property that can be very helpful to us in uncovering potential issues. Since home owners insurance is part of your monthly house payment, it is important to have a great estimate of these costs as you are finalizing your lending numbers.

#### Things to Remember:

 Have the insurance provider run quotes to bundle your home and auto insurance together for some savings.

### INSURANCE PARTNERS



**B. Tyler Stephenson** Agency Manager

661-B Friedberg Church Road Winston Salem, NC 27127

Cell # (336) 414-8197 Office # (336) 764-5990 tyler.stephenson@ncfbins.com





Kathryne Townsend State Farm Agent

5066 Peters Creek Parkway Winston Salem, NC 27127

Cell # (336) 602-1999 agent@insuredbytownsend.com





What will happen to your family's dreams, ambitions and finances if an unexpected death occurs? Life insurance can provide your family with the means to maintain their standard of living, take care of your final expenses, pay for a child's education, protect their mortgage payments, and much more.

The decision to get life insurance is often influenced by major life milestones like buying a home, getting married or having children. You worked hard to find the right home. Life insurance may be used to help you protect large financial obligations like your home in the event of your death.

#### Life insurance is a reliable way to protect the home you worked hard for since it offers:

- · Proceeds that can be used to help pay off a mortgage in the event of your death
- Peace of mind and financial security for your loved ones during a difficult time

Life is full of precious milestones. You want to be there for every one of them. By planning ahead with Farm Bureau Insurance<sup>®</sup>, you can make sure your family knows that you care about their future.

#### FOR THE LOVE THAT MAKES A HOUSE A HOME

We know that life insurance isn't just about a check — it's about so much more. No matter what stage of life you find yourself in, your Farm Bureau Insurance agent can work to find a plan for your individual insurance needs and budget. Let's work together to determine the best coverage options to protect your family and maintain their standard of living. Call today to discuss your life insurance needs.



(336) 764-5990

B. Tyler Stephenson
661-B Friedberg Church Rd.
Winston Salem, NC 27127



- Annuities
- Business
   Insurance
- Estate Planning
- IRAs
- Term Life
- Permanent Life
- Retirement Planning

## CLOSING DAY

On closing day, we will do a final walk through of the home to make sure repairs have been done and that the home is in acceptable condition. At the closing attorney, you will sign legal and lending documents. Afterwards, the deed will be recorded with the county and then the home becomes yours. And we celebrate!!!

#### Things to Remember:

- One week prior to closing, make sure you have set up utilities to be cut on in your name beginning closing date.
- A few days prior to closing, we will review the settlement statement and you will need to initiate your wire transfer closing funds.
- A closing is never goodbye. It becomes a, "How can we help you next?"
- We continue to support our clients even after closing.
   Always ask us if you need a recommendation for ANY home service.
- We will need to replace your business once you close, so be prepared to share anyone who needs to buy or sell with us!
- Our goal is for you to be a client for life!



#### STEGALL & CLIFFORD, PLLC

attorneys at law

- **REAL ESTATE** 
  - Residential Closings
  - Commercial Closings
- **ESTATE PLANNING** 
  - Basic Wills
  - Trusts
- **ESTATE ADMINISTRATION** 
  - Probate









#### FRIENDLY AND EFFICIENT LEGAL SERVICES







#### THE TEAM THAT WORKS FOR YOU

During the exciting and stressful times in your life, Stegall & Clifford's team of real estate and estate planning experts is ready to help you. Whether you're purchasing a new home, investing in commercial real estate, or planning how your assets should be distributed upon your incapacitation or death, we are by your side - no matter what your budget may be.

#### **Greensboro Office:**

445 Dolley Madison Road, Suite 102 Greensboro, NC 27410

#### Winston-Salem / Davidson Office:

202 Fair Oaks Lane Winston-Salem, NC 27127





Packages@StegallCliffordLaw.com 

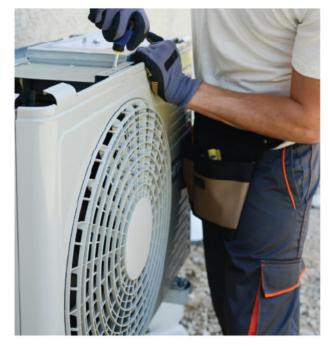
StegallCliffordLaw.com



## did you know...

#### a home warranty from First American has these great benefits and so much more?

- No dollar limit on air conditioning refrigerant replacement
- No age restrictions on appliances or systems
- No size limits on covered air conditioning units
- Includes coverage of unknown conditions and problems due to lack of maintenance
- Comprehensive coverage for
   14 SEER and water heater mandates







Contact me today for more information about the benefits of a First American home warranty. As your dedicated Area Manager, I'm here to help.



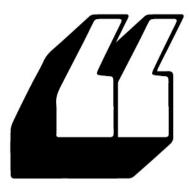
Ashley Williams
AREA MANAGER
336.482.6034
awilliams@firstam.com



# STORIES OF PAST CLIENTS



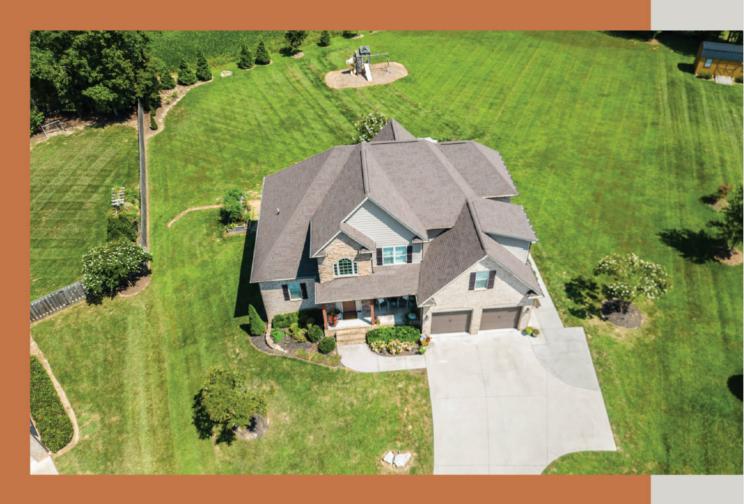
ur phone rang on a Tuesday night with a text message saying, "I need to talk to you." It was the wonderful and amazing Terry P, and we set up a time to meet at her office the very next day. Terry needed to buy a house ASAP! Some things had occurred in her personal life and she needed a new home immediately. We went straight to work on getting her with a trusted lender that very day and by end of business Wednesday, we had her preapproval letter and her budget and were already hunting homes. Thursday, we toured several homes and found one she loved. It was in the right price point, right location, and we were going to make it happen! By Friday, Terry was under contract on her home and would be closing in 3 weeks. To make this house into her new home, she wanted to LVP the whole home, paint it, and put in new granite countertops and new bathroom vanities. We were able to quickly gather contractor quotes for all of the above and schedule these updates to begin the very same day of closing. The sales process went smoothly, cosmetic updates were completed promptly (bringing Terry immediate equity in her home), and she moved right in! She was over the moon thrilled with the experience and we were able to make a challenging season in her life a little bit brighter by accomplishing her new home goals!



e had the pleasure of helping a young mom and her son purchase their first home a few years back. Flash forward, and she introduces me to her parents, Charles and Sandra E. Her parents had never owned a home together and were military veterans (a group that we are passionate about as Ashley's husband was Air Force and Laura's son is National Guard and Honor Guard). We worked with Charles and Sandra and their lender to get their VA preapproval and budget. Once set, we began hunting. Their price point was a challenging one as homes in that range often had some pretty strong competition in that market. But, we weren't worried because we know how to navigate those situations successfully. Sandra fell in love with a home with the perfect layout for their family's needs, so we knew we needed to make this happen for them! The home was in a multiple

offer situation, but we knew the right questions to ask the listing agent so we could best advise our client and prepare this offer. (A perk of our 25+ years experience is that we know a lot of other agents, and thankfully we knew the listing agent on this particular home and were able to navigate this well.) Our client won the home! But, we had other obstacles to overcome. The inspection report showed an immediate need for a new roof. Though the sellers planned to sell the home as-is, we were able to successfully negotiate a new roof for Charles and Sandra. It was even installed BEFORE closing! Oh, and did we mention this home appraised for higher than offer price. So, not only did Charles and Sandra get the home they love, but they also got a new roof AND immediate equity in their home...on a 0% downpayment loan type!!!! You can imagine they were on cloud nine! Our pleasure to serve those who so bravely served our country!





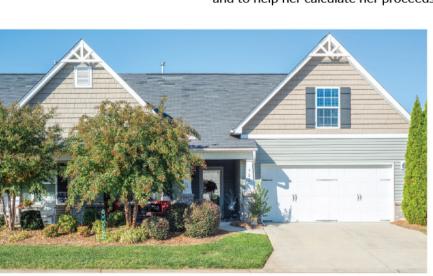




eff and Maechen owned a lovely home in a neighborhood that was only a few years old. But, Jeff's job called him away out of state and the family would need to move and sell. This needed to be done on a very calculated timeline as kids' school schedules came into play. We were able to meet with Jeff and Maechen and help them understand market conditions and what the range of values that comparable homes justified for this home. After discussing strategy, we spent a few weeks helping them get their home ready to be listed. We were going to be a little aggressive with this price point and we wanted to put our best foot forward. We brought in the very best of professional photography, did drone pictures and video to capture the expanse of the home and the size of the lot, as well as the rural views behind the neighborhood. We also did a professional video tour that could be used for paid ads targeted to out of state buyers. Well, it paid off (literally) because the response to this home was very strong. It ended up receiving multiple offers and our sellers were able to close at \$35,000 over asking price AND on the sellers' timeline. Our precious clients have since moved away but they keep in touch! Oh, and the neighbors took note of our performance and it didn't take long for the phone to ring again from that neighborhood!



andi is a single momma of a preteen girl who was living in a townhome community. Due to some changes, she was ready to move, but didn't know how on earth to juggle the selling and buying process simultaneously. These are actually some of our favorite situations because we love helping align these types of moves and coordinating the details so it's seamless! We told Sandi we had a plan and we would work it all out, and we did! We met with Sandi at her current home to help her price it and to help her calculate her proceeds



after sale. We took that number to a lender and helped her get preapproved for a new home loan. While we home searched, we worked with Sandi on getting her current home ready for photography and listing. Then, we found her next home. Sandi settled on a new construction home. However, in order to get her offer accepted, they needed her current home to be on the market. So, we got her home photographed and we listed it as a "coming soon" property to appease the new construction requirements. We got her under contract on the new construction home and moved her current home from "coming soon" to active. Showings commenced and we received an offer that made Sandi very happy! We were able to line up her seller closing and buyer closing to happen back to back so proceeds could pass from the sale of her first home to the purchase of her second home. We navigated repair requests on her current home as well as home inspections on her new home. No detail was missed! Sandi and her daughter are now enjoying their brand new home and thrilled with the white glove service they received.

Hanes Meadows is a stunning new custom home community nestled in Northern Davidson County, offering a unique and picturesque setting with 38 carefully designed homes spread across 45+ acres. Located within the highly sought-after Oak Grove school district, this neighborhood features a beautiful mix of brick, stone, and board-and-batten exteriors, ensuring no two homes are alike. With customizable options available to suit your style, Hanes Meadows boasts an on-site pond, a kids' playground, and a serene atmosphere that makes it far from your average development. Homes in this exceptional community start in the upper \$400Ks.

Home Star Realty is the exclusive neighborhood specialist for Hanes Meadows, working alongside reputable builders Anew Homes, Aher Builders, and Oakwood Residential Builders to create your dream home. Plus, buyers can take advantage of exclusive incentives through the Ally Cain Mortgage Team, Atlantic Bay Mortgage Group, and Stegall & Clifford Attorneys, making this an even more enticing opportunity.





#### **Construction By:**







#### **Buyer Incentives By:**









#### **FEATURES:**

BRICK, STONE, BOARD-AND-BATTEN

45+ ACRES

**ON-SITE POND** 

KIDS PLAYGROUND

OAK GROVE SCHOOL DISTRICT

FOR MORE INFO: 336.551.2134 HANESMEADOWS.COM



### Custom Builder. Quality Homes.





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336.399.3083



## YOUR HOME SELLING GUIDE



DON'T LEAVE
MONEY ON THE TABLE.
CALL US TODAY TO HELP YOU MAXIMIZE YOUR
NET PROFIT ON YOUR HOME SALE!
336.551.2134

# HOME SELLING PROCESS: SIMPLIFIED

CONTACT US! 336.551.2134





Market Analysis of the Home

Prep Home for Pics & Showings





Photos & Measurements

Active on Market





**Showings** 

Review Offer(s) & Accept One





Buyer does their due diligence

You pack





Prep Docs with Attorney

Closing Day!



## **PRICING YOUR HOME**

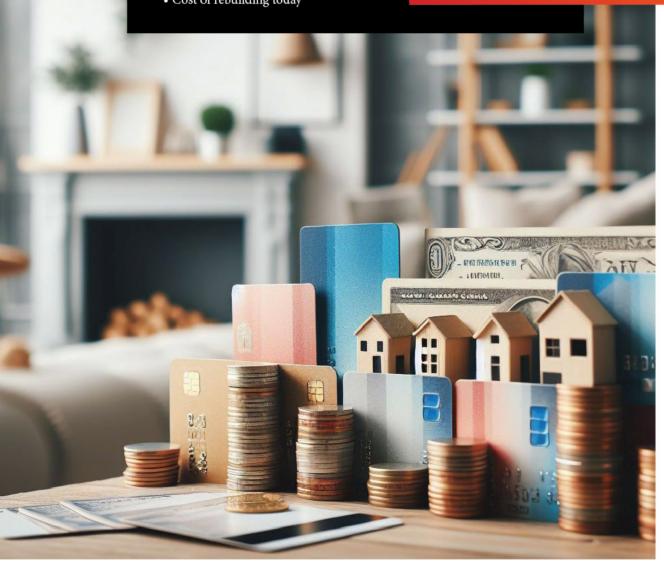
#### THINGS THAT DO NOT IMPACT MARKET PRICING:

- · What you paid
- What you need
- · What you want
- What your neighbor saysWhat another agent says
- · Cost of rebuilding today

#### **PRICING**

**CONDITION** 

LOCATION





## PREPPING FOR PHOTOGRAPHY



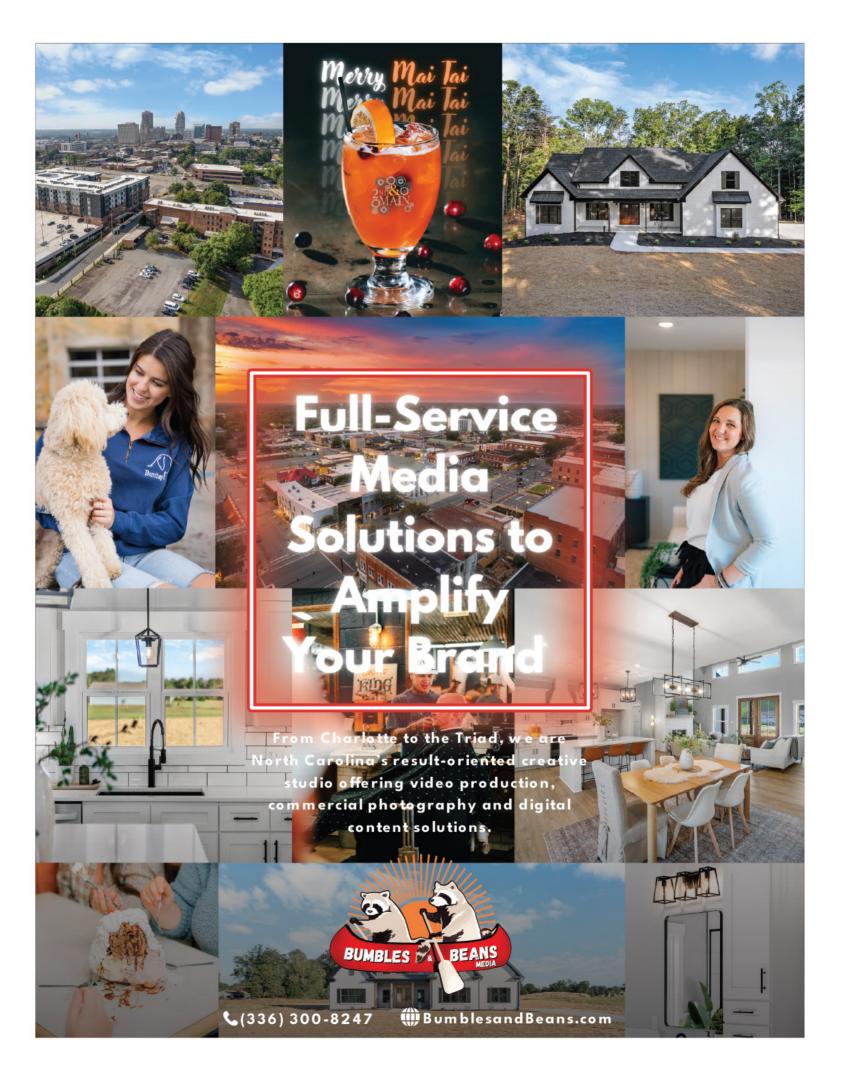












## MARKETING YOUR HOME





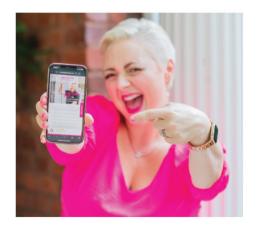
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PEOPLE FOCUSED. WOMAN OWNED. FAMILY MANAGED.

## Over 18 Years of Quality Service





We specialize in local and long distance moves with expedited service. We offer full service moves, packing, unpacking, storage, crating and auto transport. We are your one stop shop for all your moving needs! Trusted for over 18 years right here in your community!

**CONTACTS US! 336.765.3499** 









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**Commercial Sales** 

**Multi-Family** 

**Commercial Lease** 









We are dedicated to helping businesses navigate the complexities of buying and selling commercial properties.

Whether you're a growing company looking for a larger space, an entrepreneur searching for the perfect location, or an investor seeking lucrative opportunities, our commercial real estate experts are here to guide you every step of the way.

With a deep understanding of market trends, zoning regulations, and investment potential, we provide tailored solutions to ensure your business goals align with the property you choose or sell. Your success is our priority, and we're committed to finding properties that offer long-term value and growth for your enterprise.



Brian Huckabee 336-705-1679 Commercial Realtor

## **CONSIDERING AN OFFER**

#### IMPORTANT TERMS TO CONSIDER & COMPARE IN OFFERS:

- · Offer Price
- Due Diligence Fee
- Earnest Money Deposit
- Due Diligence Period
- · Closing Date
- · Contingency

- Financing
- · Closing Costs
- · Personal Property
- · Home Warranty
- · Closing Attorney
- · Additional Terms

#### OFFER TO PURCHASE AND CONTRACT [Consult "Guidelines" (Form 2G) for guidance in completing this form]

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Street Address: , North Carolina

NOTE: Governmental authority over taxes, zoning, school districts, utilities and mail delivery may differ from address shown

Legal Description: (Complete ALL applicable)
Plat Reference: Lot/Unit\_\_\_\_\_, Block/Section\_\_ Plat Reference: LotUnit\_\_\_\_\_, Block/Section\_\_\_\_\_, Subdivision/Condominium\_\_\_\_\_, as shown on Plat Book/Slide\_\_\_\_\_\_
The PIN/PID or other identification number of the Property is: Other description: \_\_\_\_\_\_\_
Some or all of the Property may be described in Deed Dook \_\_\_\_\_\_

paid in U.S. Dollars upon the following terms:

BY DUE DILIGENCE FEE made payable and delivered to Seller on the Effective Date by Q cash Q personal check Q official bank check were transfer Queen payament service:

BY INITIAL FARNEST MONEY DEPORIT made payable and delivered to Escrow Ageat named in Paragraph (10) within five (5) days of the Effective Date of the Contract by Q cash Q personal check Q official bank check wire transfer Q delective in Paragraph (10) within five (5) days of the Effective Date of the Contract by Q cash Q official bank check wire transfer Q delective in Paragraph (10) within five (5) days of the Effective Date of the Contract by Q cash Q official bank check wire transfer Q delective transfer Q official bank check Q official bank check D official bank che BY (ADDITIONAL) EARNEST MONEY DEPOSIT made payable and delivered to ITME. IS OF THE EXENCE by II cand II official toank check. II whe transfer II electronic II electr



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