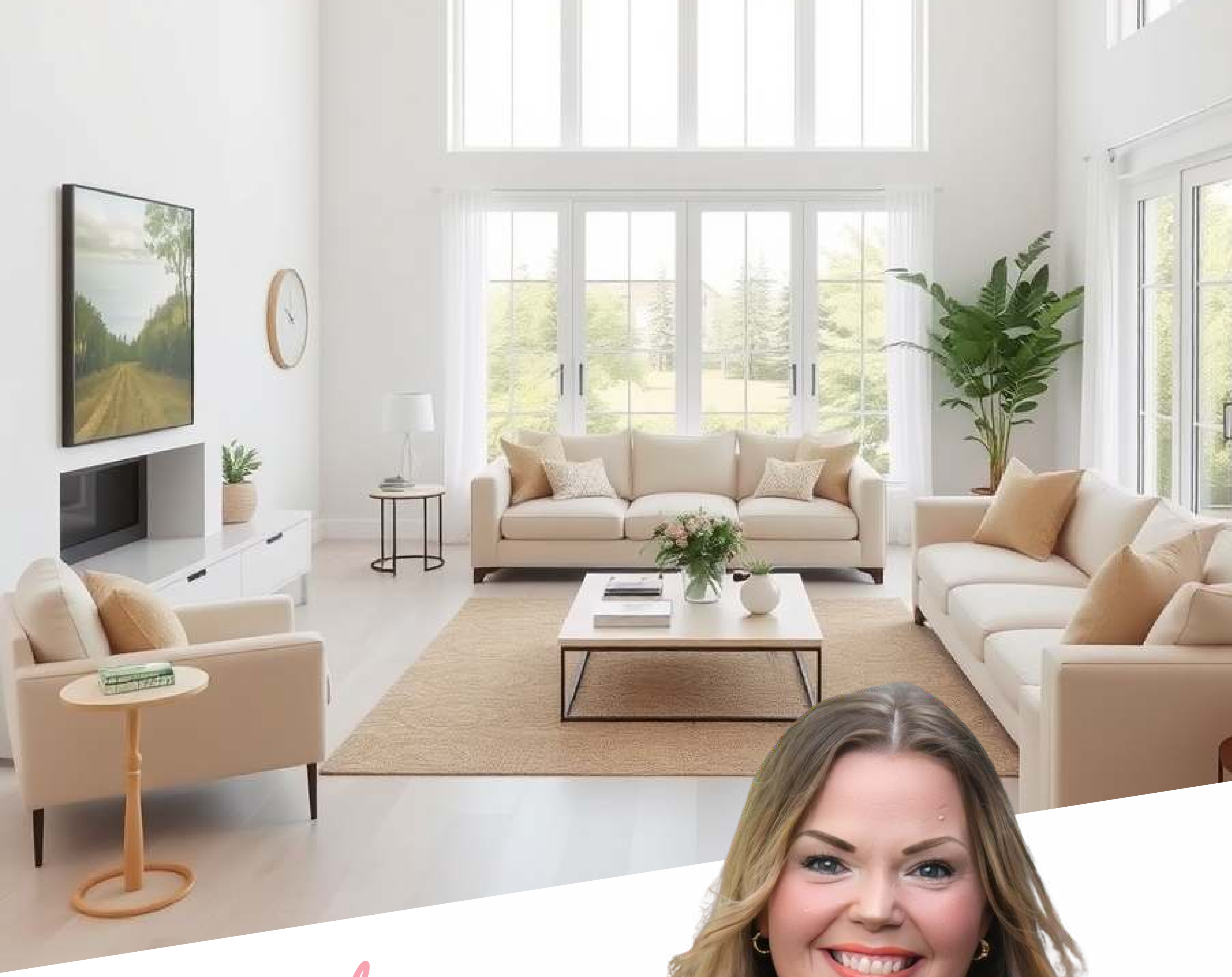
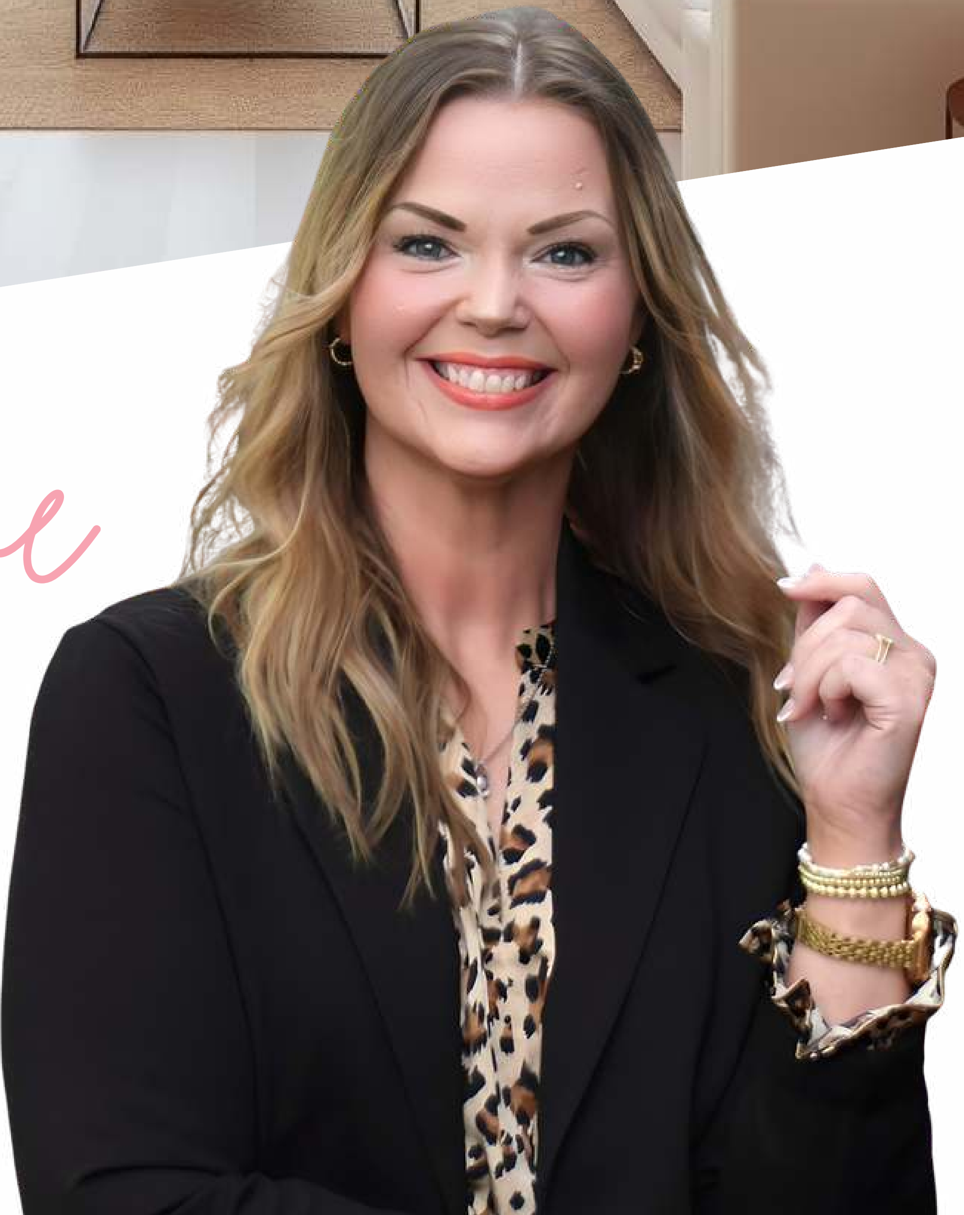


LET'S FIND *home*

BUYER GUIDE



NIKKI GILLESPIE | REALTOR®

“Going the extra mile so you can walk through the right front door.”

I’m so glad you’re here! Buying a home is a meaningful milestone, and I’m honored to walk alongside you through every step. I take pride in making the process smooth, informed, and even enjoyable.

Real estate is personal, and so is my approach. I’ll take time to understand what matters most to you and be your trusted guide from our first tour to the final keys in your hand. With market expertise and a heart for service, I’m here to be your advisor, negotiator, and biggest advocate.

You’re not just working with an agent, you’re gaining a partner who genuinely cares.

Let’s find your future home—together.

Nikki Gillespie

601-807-9696 CELL

WWW.CALLTHEKELONES.COM

NIKKIGILLESPIE.REALTOR@GMAIL.COM

2215 WORLEY DRIVE | ALEXANDRIA, LA

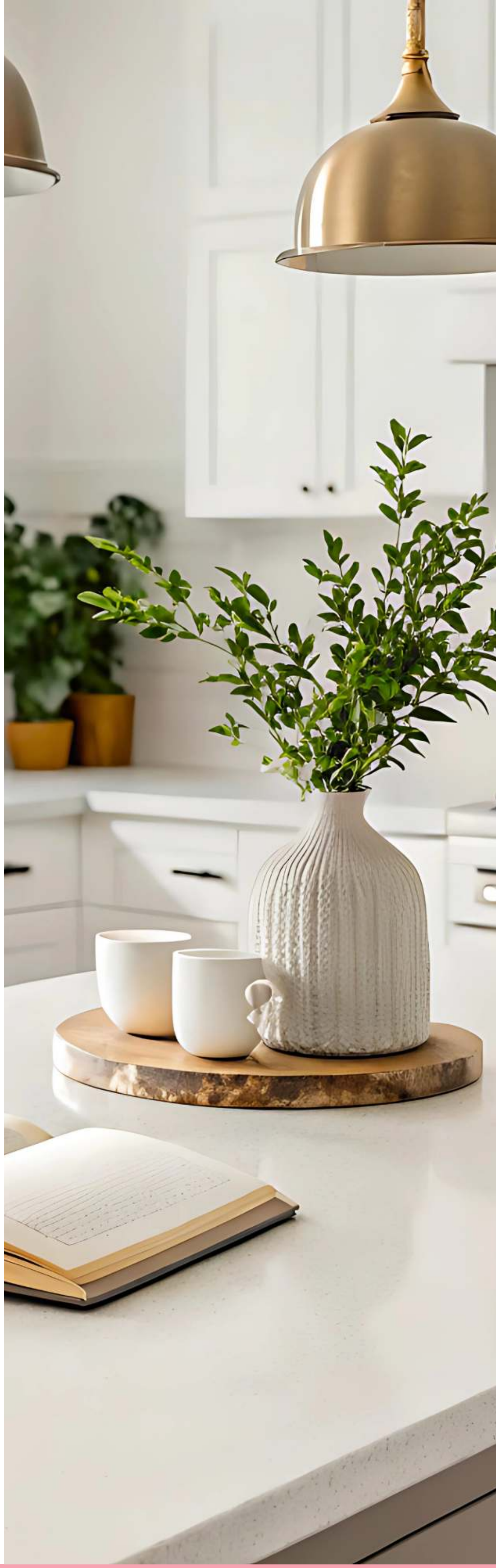
Why Work with Me?

TRUSTED EXPERIENCE TAILORED TO YOU

With a strong background in fast-paced, client-focused environments, I bring the skills that matter most to real estate—clear communication, attention to detail, problem-solving, and the ability to manage every moving part with confidence. I'm proud to be affiliated with Call the Kelones Realty, a trusted name in the Central Louisiana market, and I'm passionate about helping clients navigate one of the biggest decisions of their lives with clarity and ease.

My commitment is simple: deliver a high level of service, communicate consistently, and advocate for you every step of the way. Whether you're buying, selling, or just exploring your options, I'm here to make the process smooth, informed, and tailored to your goals. As a licensed Realtor®, I also help guide clients through valuable programs like the CAFA First Home Program—creating more opportunities for homeownership and making the process even more accessible. My goal is not just to help you close, but to build a relationship you can rely on long after.

YOUR CENTRAL LOUISIANA REALTOR®



HELPING BUYERS, SELLERS & INVESTORS IN:

PINEVILLE • ALEXANDRIA • DEVILLE
BALL • BOYCE • MARKSVILLE
POLLOCK • DRY PRONG • VIDALIA

Buyer Compensation

COMMISSION OPTIONS FOR BUYER'S AGENT

Recent changes to buyer agent compensation have created more transparency and flexibility in real estate transactions. While majority of sellers still choose to offer compensation to the buyer's agent, it is not guaranteed. In some situations, buyers may be responsible for part or all of their agent's compensation depending on the terms of the offer agreement.

1. SELLER OFFERS FULL COMPENSATION - MOST COMMON

Many sellers choose to pay the buyer's agent a commission based on a percentage of the home's sale price. This arrangement is usually outlined in the listing agreement. The buyer's agent is paid from the proceeds of the sale, so the buyer typically does not have additional out-of-pocket costs for agent compensation in this senario.

Example: The seller offers a 3% commission to the buyer's agent and the home sells for $200,000, the buyer's agent receives $6,000 from the seller.

2. SELLER OFFERS PARTIAL COMPENSATION - RARE

In some cases, the seller may offer to pay only part of the buy agent's commission If the offered compensation is less than what is agreed upon in the buyer representation agreement, the buyer may be responsible for paying the difference.

Example: If the seller offers 2% and the agree commission is 3%, on a $200,000 home the seller would pay $4,000 and the buyer would pay the remaining $2,000.

3. SELLER DOES NOT OFFER COMPENSATION - VERY RARE

Occasionally, a seller may choose not to offer any compensation to the buyer's agent. In this situation, the buyer would pay their agent directly at closing based on the terms agreed to in their buyer representation agreement that was signed before begining the home search.

Example: If the agreed commission is 3% on a $200,000 home, the buyer would pay their agent $6,000 directly at closing.

ALL COMMISSIONS & COMPENSATION ARE NEGOTIABLE & ARE NOT SET BY LAW. COMPENSATION MAY BARY DEPENDING ON THE PROPERTY, TRANSACTION, AND GREEMENTS BETWEEN THE PARTIES.

Buyer Agreement

LET'S MAKE YOUR NEW HOME DREAMS A REALITY

Thank you for allowing us the opportunity to guide you through your real estate journey. We're dedicated to delivering top-level service and making your home buying experience smooth and successful. Please review the following agreement, which outlines the details of our partnership moving forward.

Services We Provide

Personalized Property Search
We'll help you find homes that match your goals, preferences, and budget.

Expert Market Insights
Receive in-depth market analysis so you can make confident, informed decisions.

Guided Property Tours
We'll schedule and accompany you on showings to help you evaluate each home.

Skilled Negotiation
We'll advocate for you to secure the best price and terms possible.

Seamless Transaction Support
From inspections to closing, we'll coordinate every step for a smooth process.

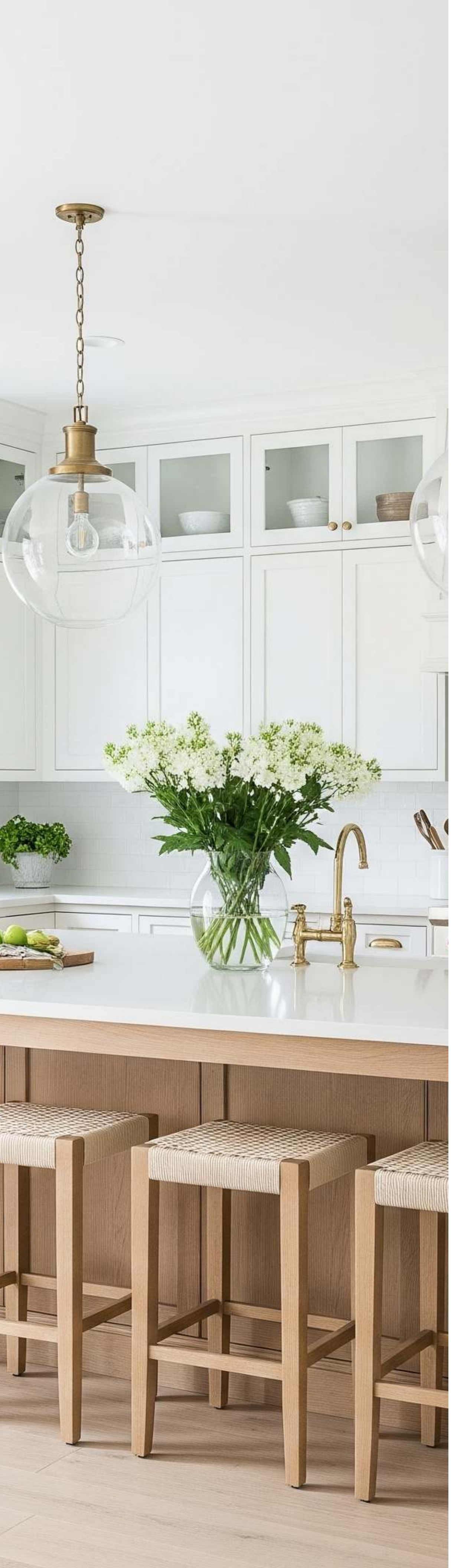
Buyer's Responsibilities

Exclusive Partnership
You agree to work solely with us throughout the duration of this agreement, as outlined in the attached Buyer Agreement.

Open Communication
Please keep us updated on any changes to your preferences, finances, or other details that may impact your home search.

Timely Documentation
To keep the process on track, we ask that you provide all required documents promptly when requested.

By signing the attached Buyer Agreement, you confirm that you've reviewed and agreed to the terms outlined. We're excited to partner with you and help you find the perfect home.



Buyer Agreement

UNDERSTANDING OUR PARTNERSHIP

Our Partnership

The Buyer Broker Agreement officially establishes our partnership and details my commitment to guide you throughout your home-buying journey.

Protecting Your Interests

This agreement guarantees I'm solely representing you, enabling me to strongly advocate for your interests in negotiations and every step of the way.

Clarity on Services

The agreement outlines the services I'll provide—property searches, market analysis, and support through inspections and closing. It's my commitment to fully guide and support you.

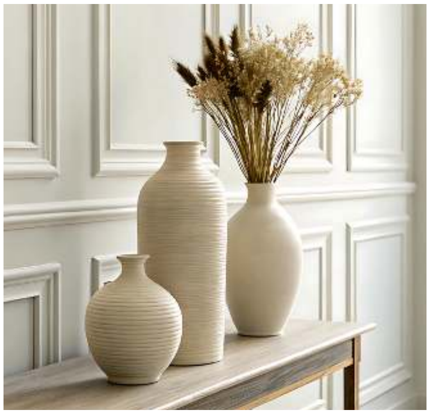
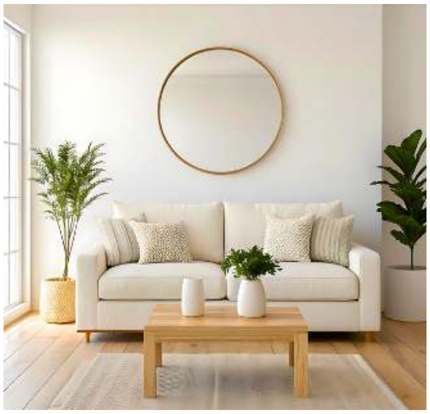
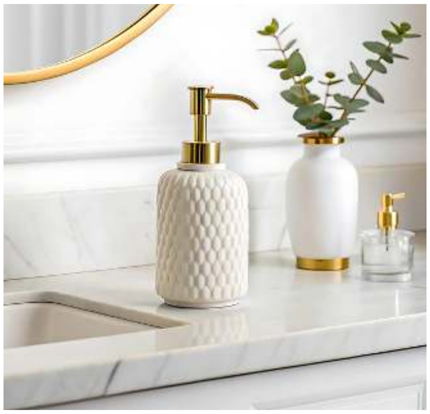
Flexibility

Though this agreement is a commitment, we can customize the terms to fit your needs, including the length and any special conditions you prefer.

Exclusivity

This agreement typically means you'll work solely with me, allowing me to dedicate my full time and resources to helping you find the perfect home.

The Advantage of Buyer Representation

With years of experience in real estate behind me & my team, I'm here to guide you through every step of the home-buying process. I'm passionate about supporting my clients, and I use my in-depth market knowledge and tailored approach to make your journey smooth, informed, and stress-free.

Expert Guidance

You'll have a knowledgeable pro to walk you through every step of the process.

Access to Listings

Gain access to the most current homes, including off-market and coming-soon listings.

Skilled Negotiation

We advocate for your best interests when it comes to price, terms, and repairs.

Trusted Vendor Referrals

We connect you with reputable lenders, inspectors, contractors, and more.

Market Insight

We help you understand local trends, pricing, and value to make smart decisions.

All the Legal Stuff

We handle the contract details, timelines, and legal requirements for a smooth transaction.

HOME BUYER SERVICE PACKAGE

COMMISSION SERVICES

HERE'S WHAT IS INCLUDED

3% COMMISSION

- Initial Consultation
- Buyer Process Guidance
- MLS Access + Customized Home Search
- Scheduling Coordination
- Offer Preparation & Submission
- Contract Review in Simple Terms
- Required Documents & Disclosures
- Negotiation Throughout the Transaction
- Key Deadline Management
- Final Walkthrough Cordination

PLUS

BEHIND-THE-SCENES SUPPORT

- Preferred Lender Connections
- Trusted Vendor & Professional Referrals
- Market Analysis for Properties of Interest
- Inspection Scheduling + Coordination
- Communication With All Parties Involved
- Repair / Credit Negotiation Assistance
- Ongoing Transation Updates
- Emotional Support
- Closing Preparation

PLUS

BEYOND CLOSING

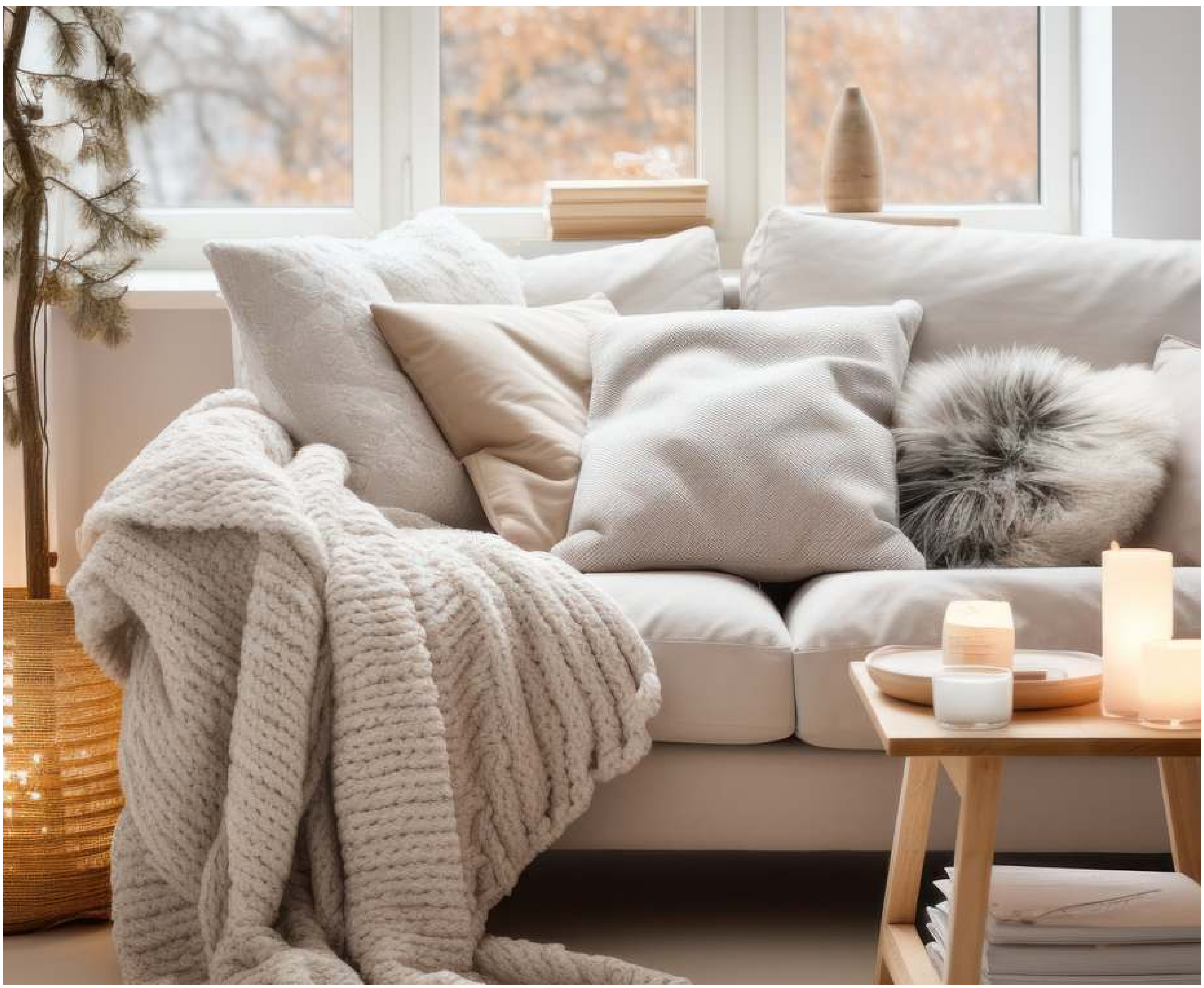
- Closing Detail Review & Attendance
- Utility Information & Moving Reminders
- Final Walkthrough Preparation
- Verification of Completed Repairs / Invoices
- Contractor Access Coordiantion
- Post-Closing Support
- Continued Home Resource Guidance
- Additional Check-Ins
- Issue Resolution as Needed

Nikki Gillespie
REALTOR®

LET'S FIND YOUR

DREAM HOME

Here to expertly guide you through your home-buying journey, every step of the way!



Home Buying *Roadmap*

A HOME BUYER OVERVIEW

1 Find an Agent
Partner with a trusted real estate agent

2 Prepare Finances
Check your credit and organize finances.

3 Get Pre-Approved
Meet with a lender and get pre-approval letter

4 Start House Hunting
Browse listings online and schedule home tours

5 Submit an Offer
We will put in a strong offer and negotiate the terms

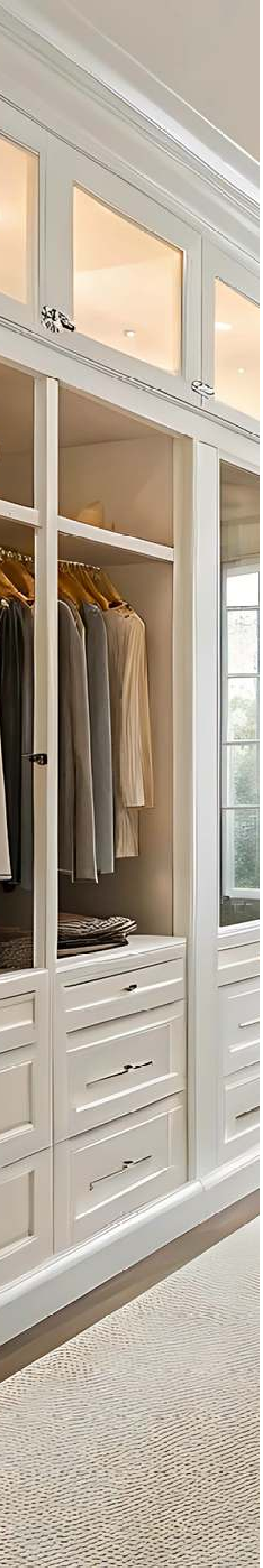
6 Escrow & Loan
Deposit escrow and finalize your loan application

7 Home Inspection
Schedule inspection and negotiate any repair requests

8 Value & Protect
Order appraisal and obtain homeowners insurance

9 Last Steps
Receive a clear to close form & perform a final walk-through

10 Closing
Congrats! Time to get your keys and enjoy your new home



STEP ONE

Finding an Agent

Buying a home is a major milestone, and one of the biggest financial decisions you'll ever make. That's why having the right real estate agent matters. With the guidance of a knowledgeable and committed professional, you'll move through each step with confidence, clarity, and someone who's always advocating for your best interests.

What to Look for in a Great Buyer's Agent:

- [ ] **Listens and Puts You First**
  A great agent takes time to understand your goals, timeline, and preferences, and tailors the entire experience to what matters most to you.

- [ ] **Local Market Expertise**
  They know the ins and outs of your target neighborhoods—schools, trends, pricing—so you can make confident, informed decisions.

- [ ] **Clear and Consistent Communication**
  You'll never be left guessing. A top agent keeps you in the loop with timely updates, honest answers, and total transparency.

- [ ] **Strategic Negotiator**
  Your agent should be your advocate—securing fair terms, protecting your investment, and making sure you're getting the best deal possible.

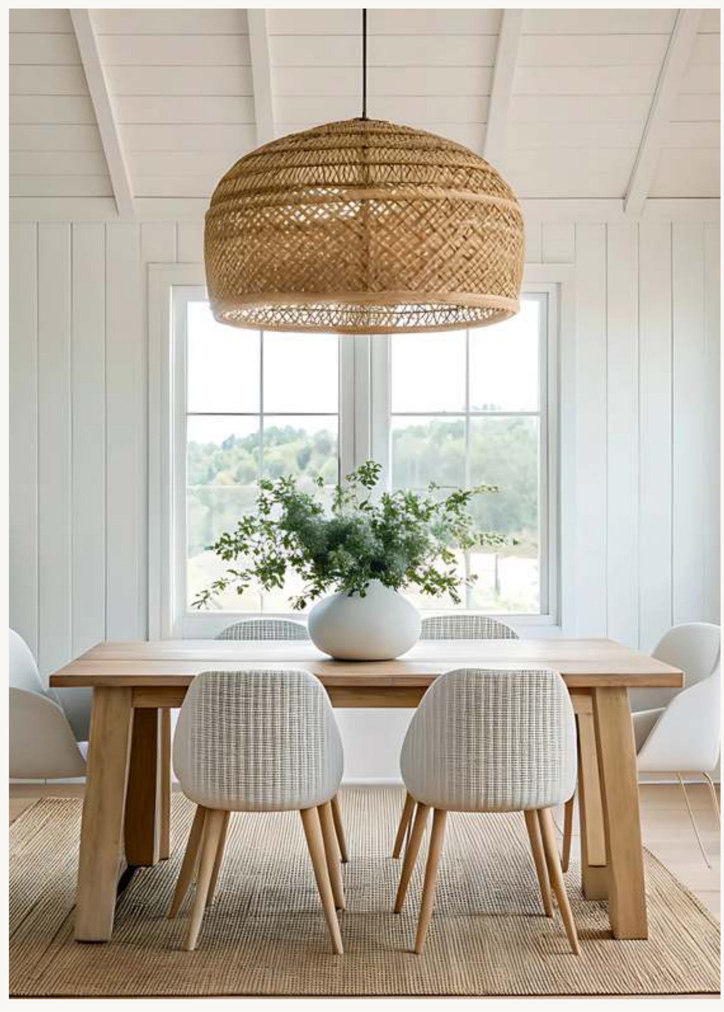
- [ ] **Calm Problem-Solver**
  Every transaction has hiccups. The right agent stays cool under pressure and solves challenges quickly, keeping the process smooth and stress-free.

STEP TWO

Prepare Finances

HOW MUCH CAN YOU AFFORD?

Mortgage lenders typically advise against purchasing a home that costs more than 3 to 5 times your yearly household income. If you're not paying cash, you'll need a mortgage pre-approval from a lender before you start shopping. Your lender will help you find a loan that fits your situation. Some buyers prioritize keeping their monthly payments low, while others prefer the stability of payments that won't change over time.



Save for a down payment & other expenses!

It's important to have a credit check done as it plays a key role in your mortgage approval and the interest rate you'll receive.

To turn your dream of homeownership into reality, you'll need to save cash for your down payment, earnest money, closing costs, and a home inspection.

YOU CAN IMPROVE YOUR SCORE BY:

- Paying down your credit card balances
- Continue making payments on time
- Avoid applying for new credit until approved

STEP THREE

Pre-Approval

TALKING TO A LENDER

When you're ready to buy a home, the first step is getting pre-approved. It shows sellers you're serious, sets your budget, and helps you act fast in a competitive market.

What is mortgage pre-approval?

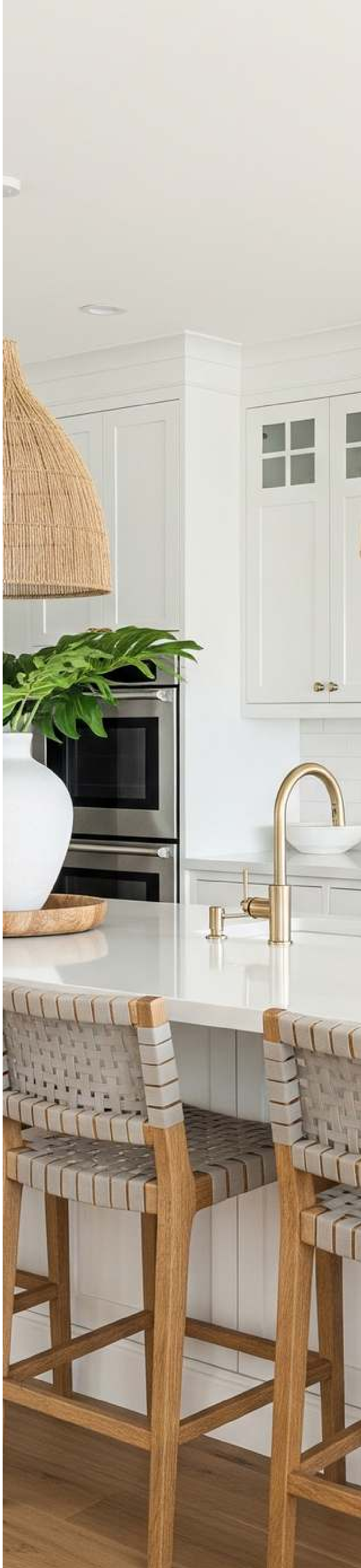
Getting pre-approved means a lender has reviewed and verified your finances, unlike pre-qualification, which is just an estimate. This process gives you a clear picture of what you can afford and strengthens your offer when buying a home. Your lender will guide you through each step, but here's what to expect:

- Complete a full mortgage application
- Provide information on your income, assets, and debts
- Lender pulls your credit report (Soft pull initially)
- Receive a pre-approval letter showing your approved loan amount

Preparing for Meeting with a Lender

Lenders look at your credit, income, debts, and spending habits to calculate pre-approval. To keep things smooth and fast, gather these key documents ahead of time:

- Government-issued ID (driver's license or passport)
- Recent tax returns and W-2 forms
- Pay stubs and proof of income
- Bank statements and asset information
- List of monthly debts and credit obligations
- Job verification documentation (if requested)



Mortgage Loans

WHICH IS BEST FOR YOU?

	BEST FOR	WHO QUALIFIES
FHA Federal Housing Administration	Buyers with lower credit scores or a down payment less than 20%	Anyone who meets the minimum credit and income requirements
USDA / RD U.S. Department of Agriculture	Buyers in rural or eligible suburban areas who want low or no down payment	Income-qualified buyers purchasing in approved USDA zones
VA Department of Veterans Affairs	Military members and their families looking for low rates and zero down	Active-duty, veterans, reservists, and some surviving spouses
Adjustable-Rate Loan	Buyers who don't plan to have a mortgage long-term and want a lower initial interest rate	Ideal for buyers planning to keep the loan briefly or expect an increase in their income.
Conventional Loan	Buyers with strong credit and stable income seeking flexible terms	Typically requires a credit score of 620+ and a down payment starting at 3%

Ask your lender which loan you qualify for and which one aligns with your financial goals - I'll be happy to refer several great local lenders for you!

Recommended Lenders

STRESS-FREE HOME FINANCING

Feel free to contact and interview any of the lenders listed below I personally know and trust

Katie Davis, Fairway Mortgage

(318) 332-3417 Cell
(318) 332-3417 Office
Katie.Davis@FairwayMC.com
139 E 5th Street - Natchitoches, LA 71457

Cody McKenzie, Capstone Mortgage

(318) 730-2318 Cell
(318) 730-2318 Office
Cody@CapstoneLA.com
Jackson Street - Alexandria, LA 71303

Britni Gwin, CORE Lending

(615) 415-9388 Cell
(615) 415-9388 Office
BG@CoreLendingTeam.com
320 Main St. - Natchez, MS 39120

Recommended Lenders

STRESS-FREE HOME FINANCING

Feel free to contact and interview any of the lenders listed below I personally know and trust

Stacey Vercher, Endurance Mortgage

(318) 730-2544 Cell
(318) 442-4252 Office
Stacey@EnduranceMtg.com
3021 Hwy 28 East - Pineville, LA 71360

Nicki Scales, American South Mortgage

(318) 729-6562 Cell
(318) 592-7379 Office
Nicki@MyAmSouth.com
100 Versailles Blvd. - Alexandria, LA 71303

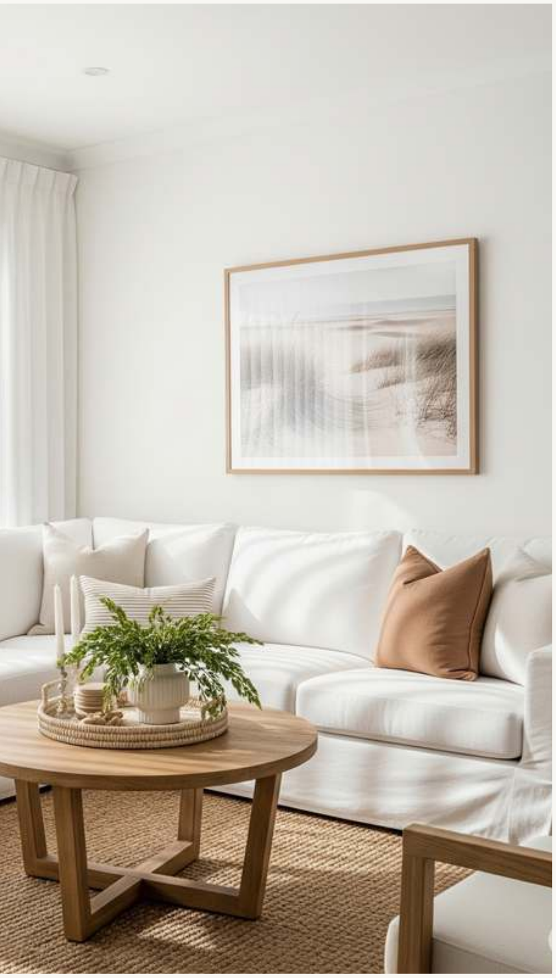
Carla George, Red River Bank

(318) 715-2739 Cell
(318) 561-4076 Office
CGeorge@RedRiverBank.net
1412 Centre Court Dr. - Alexandria, LA 71301

STEP FOUR

Start House Hunting

Now to the fun part! The search is on! Once you're pre-approved and ready, it's time to explore homes that fit your needs and lifestyle. Be sure to take detailed notes and photos or videos of each property to help compare options and make confident decisions.



STEP ONE

Define Your Must-Haves

Think about your ideal location, layout, size, and features. Identify what fits your daily routine and supports your long-term plans, distinguishing between essentials and nice-to-haves.

STEP TWO

Explore Listings & Neighborhoods

Browse online listings and explore neighborhoods to get a feel for home prices, availability, and local amenities. Take note of areas that fit your lifestyle and budget.

STEP THREE

Tour with a Trusted Agent

Work with your agent to schedule showings, get expert insights on the home, neighborhood, and value, and receive guidance to spot red flags or hidden perks.

Expert tip:

Don't rely on your memory alone! Taking photos, videos and notes help keep each home fresh in your mind.

What Matters Most

YOUR PERSONAL PREFERENCES

Must Haves

Would Like To Have

What other factors will influence your decision? (school zones, distance to work, specific neighborhoods, etc.)

What are the deal breakers in a new home?

How important is the home's condition? (move-in ready vs. willing to do renovations)

What are the best days to schedule showings?

Must Have Checklist

WHAT'S IMPORTANT TO YOU?

Type of Home	○ Family Home	○ Townhouse	○ Condo
Condition	○ Move-In-Ready	○ Needs Some Work	○ Fixer Upper
Exterior	○ Small Yard	○ Large Yard	____ Car Garage

Kitchen

- ○ Island
- ○ Walk-in pantry
- ○ Cabinet storage
- ○ Stone countertops
- ○ Breakfast nook
- ○ Hardwood floors
- ○ Updated appliances

Bathroom

- ○ Modern fixtures
- ○ Walk-in shower
- ○ Spacious master bath
- ○ Double vanity Bathtub
- ○ Good storage
- ○ Guest Bathroom
- ○ Soaker/Jetted Tub

Additional

- ○ Open floor plan
- ○ Office
- ○ Formal dining room
- ○ Parking space
- ○ Fireplace
- ○ Walk-in closet
- ○ Shop/Outdoor Storage

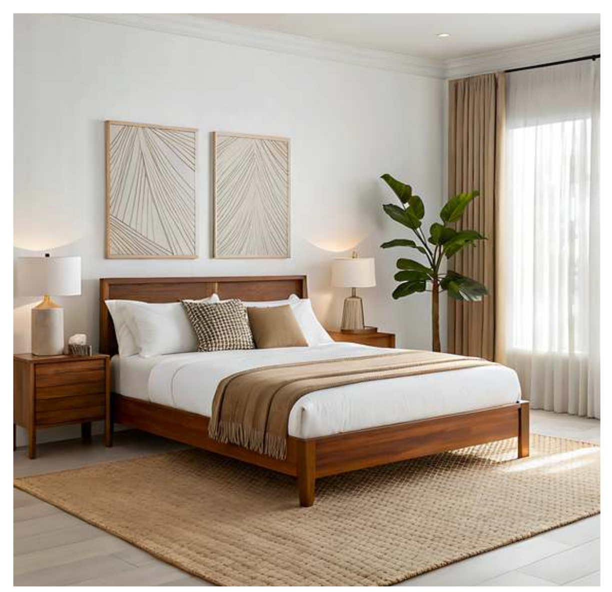
Bedrooms: ______ Bathrooms: ______ Ideal Square Footage: _________

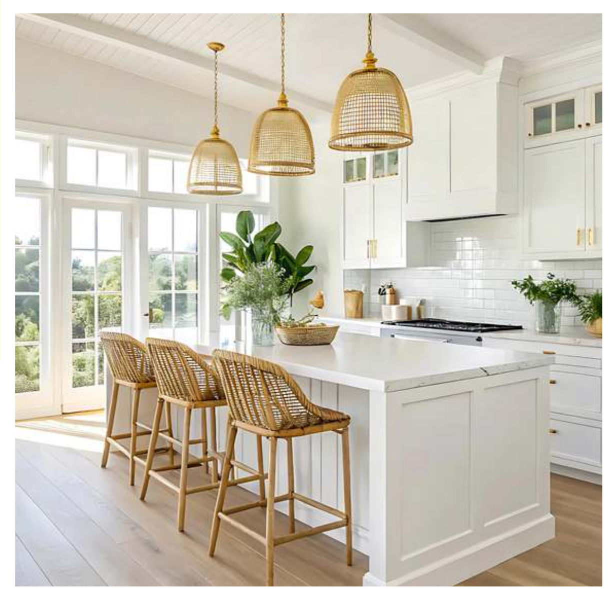
Desired Location / Neighborhood / School District: _________________________

STEP FIVE

Submit an Offer

HOW TO MAKE AN OFFER STAND OUT





Now it's time to make a strong offer.
Here are some strategies to help yours stand out!

Competitive Offer

In a competitive market, a strong first offer matters. We'll use a CMA to evaluate the home's value based on recent sales, condition, and trends.

Cash vs Financing

Cash offers are faster and less risky for sellers. If you're financing, a strong pre-approval letter boosts credibility and shows you're ready to close.

Quick Closing Timeline

Sellers favor quicker closings, and aligning with their timeline can make your offer more appealing.

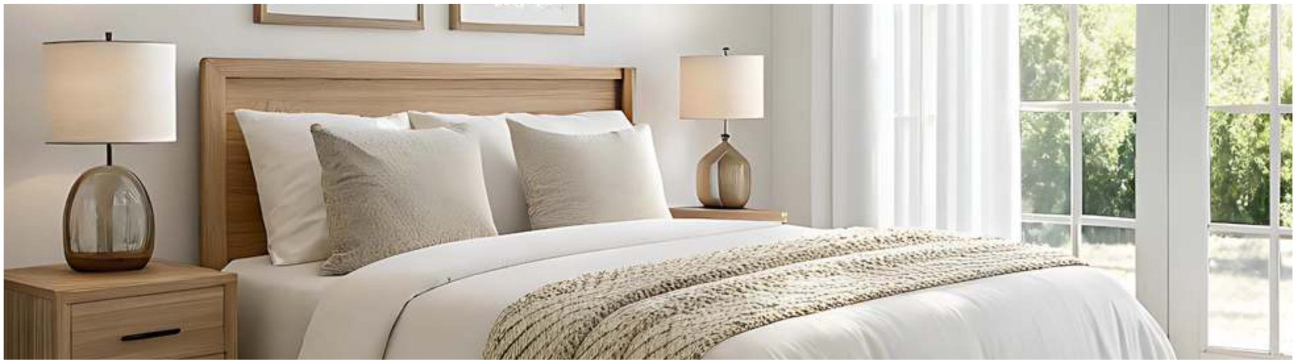
Larger Deposit

A larger deposit shows you're serious and financially committed, helping your offer stand out.

STEP SIX

Escrow & Loan

SECURING YOUR HOME FINANCING



You've made an offer—now what? Once the seller accepts, you officially enter escrow and your loan process begins. This step is all about moving from accepted offer to closing day.

What is Escrow?

Escrow is a neutral third party that holds important funds and documents, protecting both buyer and seller until all parts of the agreement are fulfilled. During this time, you'll:

- Deposit your earnest money into escrow
- Schedule a home inspection
- Begin final steps with your lender
- Review disclosures and sign documents
- Prepare for closing day!

The Loan Process

Now that you're under contract, your lender will process your mortgage. verifying your documents, locking your interest rate (if not already), and ordering an appraisal to confirm the home's value. Here's what you can expect:

- Submit any updated financial paperwork
- Cooperate with the home appraisal process
- Avoid making big purchases or changes to your credit

Most escrows take approx 30–60 days

STEP SEVEN

Order an Inspection

SPOT ISSUES BEFORE YOU BUY

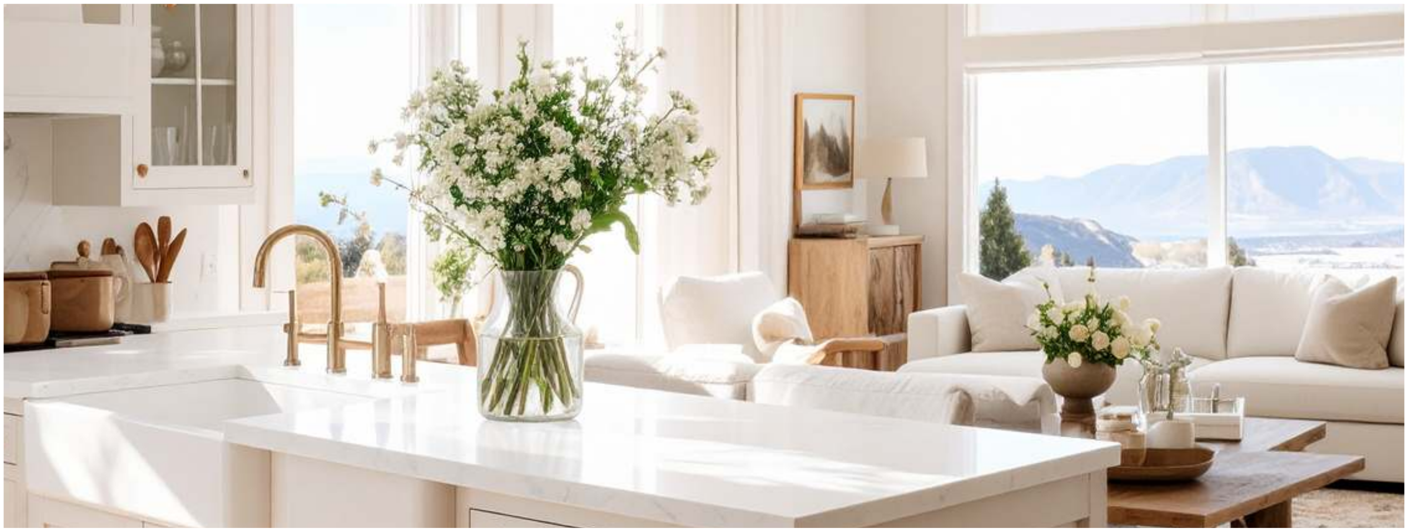
During the inspection period, I'll provide a list of trusted home inspectors for you to select from & schedule. The home inspection is a key part of the buying process that protects you from unexpected issues and gives you peace of mind by providing a professional evaluation of the home's condition before you commit to the purchase.

After the inspection you'll receive a report of any issues found. You can request repairs or decide not to move forward with the purchase. Sellers may not agree to all repair requests, but you will have the final decision on whether to proceed.

It's important to schedule your chosen inspections promptly after going under contract to avoid delays and stay on track.

TYPES OF INSPECTIONS

- Home Inspection
- Radon Testing
- Wood Destroying Organism (WDO)
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead-Based Paint Inspection

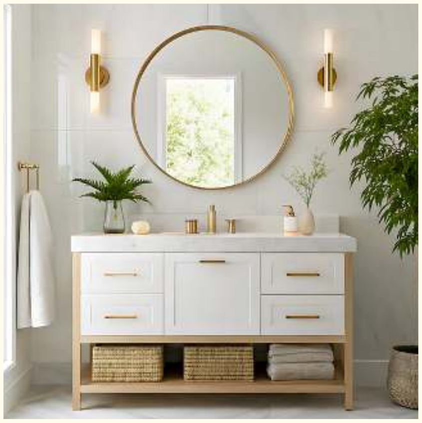


The average inspection period is between 10-15 days

STEP EIGHT

Value & Protect

APPRAISAL AND HOMEOWNERS INSURANCE



Home Appraisal

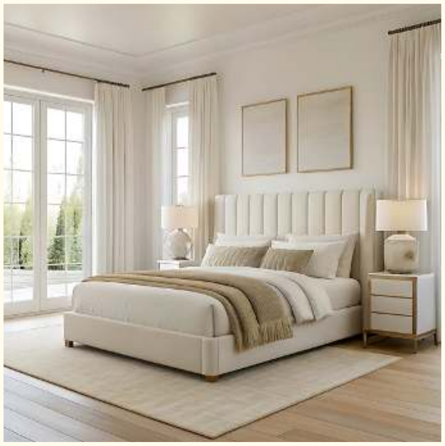
After your offer is accepted and we've completed the inspection period, your lender will order an appraisal to verify the home's value matches the loan amount. If your contract includes an appraisal contingency and the appraisal comes in lower than your offer, we'll have the chance to renegotiate the price.

Important Reminder

As tempting as it is to start buying furniture and décor for your new home, hold off! Avoid large purchases, opening new credit accounts, or changing jobs during this time. These actions could affect your loan approval. When in doubt, check with your real estate agent or lender first.

Homeowners Insurance

You'll need to secure a homeowner's insurance policy that begins on your closing day to protect your new home from the start. If you don't already have a provider in mind, I can provide you with a list of trusted recommendations to help make the process simple and stress-free & often times your lender will aid in this as well.



STEP NINE

The Last Steps

PREPARING FOR YOUR CLOSING

You're nearly at the finish line—closing day is just ahead! These final steps will help everything go smoothly so you're ready to get the keys to your new home.

Review Your Closing Disclosure

You'll get your closing disclosure at least 3 business days before your closing appointment. Take time to review it closely and compare it to your original loan estimate to ensure the fees, loan terms, and costs align. Contact your lender right away if you notice any discrepancies.

Organize Your Documents

Your agent or closing attorney will provide a full list of what to bring, but here are the most common items you'll need to collect:

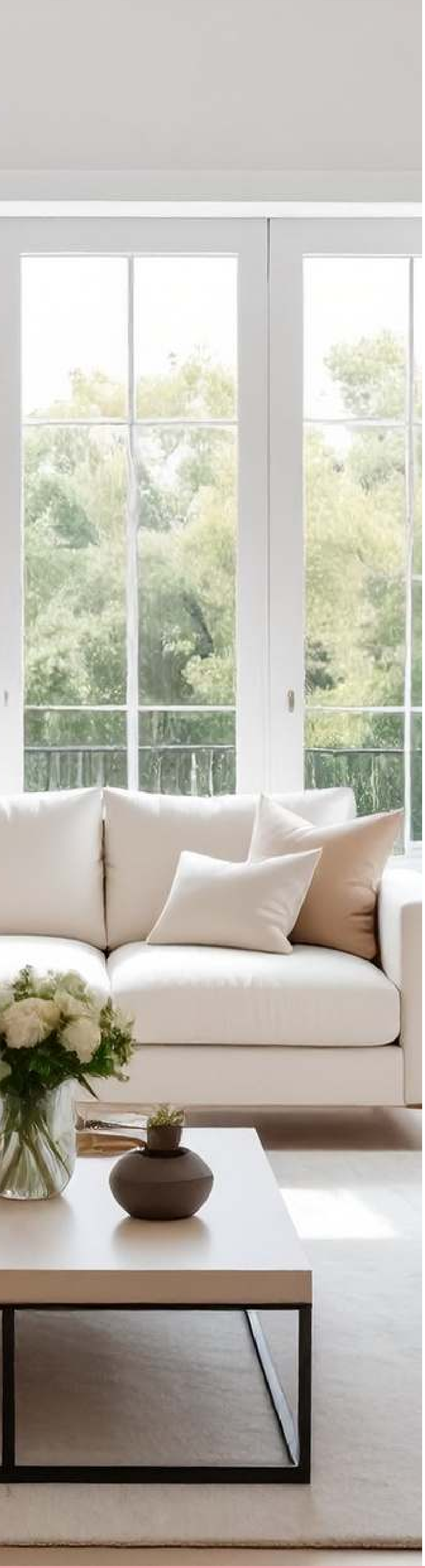
- Valid ID
- Proof of homeowners insurance
- Bank statements or wire transfer details
- Any final documents or approvals required by your lender

Final Walk-Through

Typically done within 24 hours of closing, this is your chance to ensure the property is in agreed-upon condition. You'll confirm that repairs (if any) are completed and the home is move-in ready and in the same condition or better than when the offer was made.

Obtain Certified Funds

Before closing, confirm the exact amount needed for your down payment and closing costs. Then arrange a wire transfer or certified check, as personal checks are usually not accepted. Your funds will be held in escrow until everything is finalized & typically your lender coordinates this.



STEP TEN

Closing Day

WELCOME TO THE FINISH LINE!

The big day has arrived—you're about to become a homeowner! Here's what typically happens during closing and how to prepare:

Signing the Documents

You'll meet with the closing agent or attorney to review and sign all the necessary paperwork. This includes the mortgage agreement, title documents, and other legal forms. Take your time and ask questions, this is an important moment!

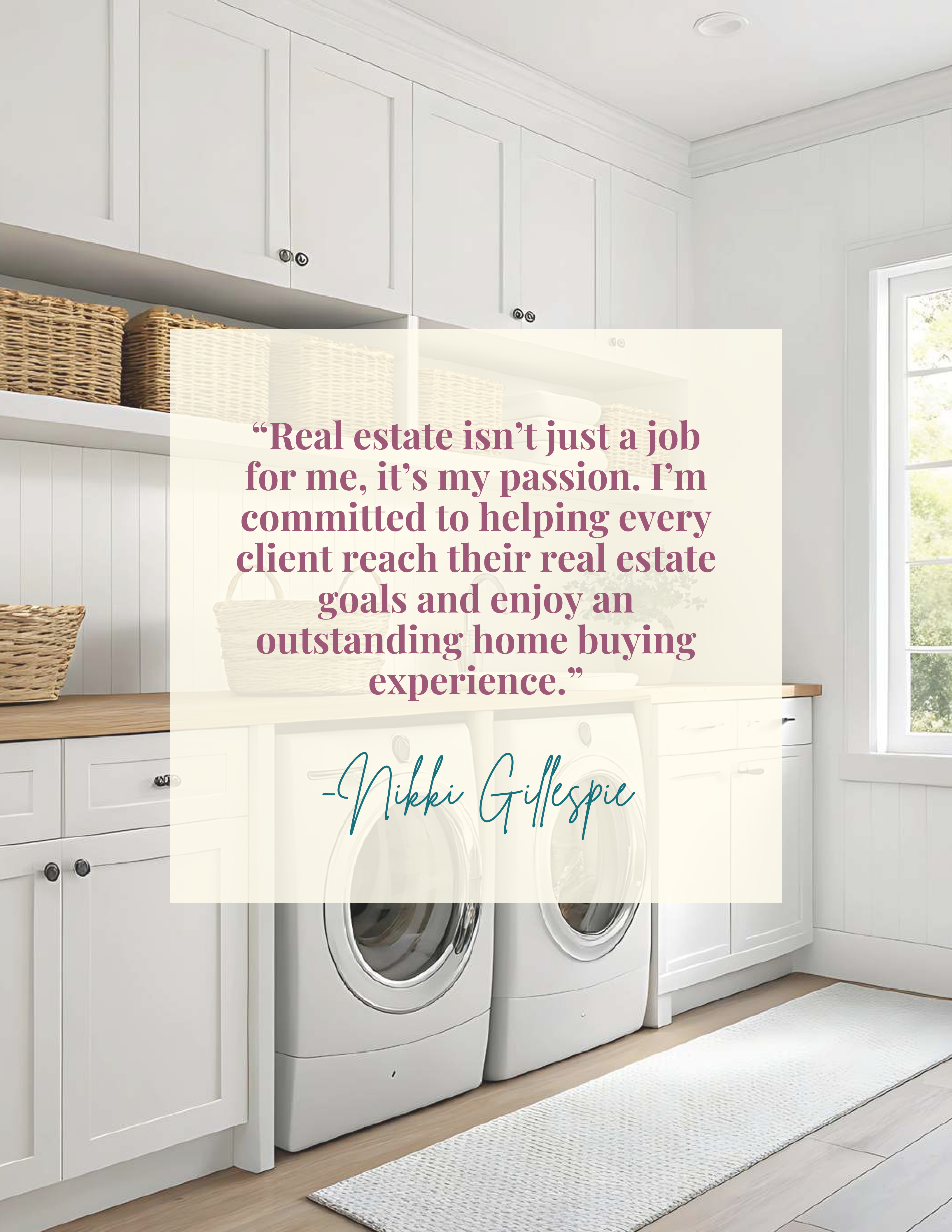
Final Payments

Any remaining funds you owe, such as the down payment and closing costs, will be collected if you haven't wired them in advance. Be sure to bring a certified check or proof of wire transfer as instructed.

Title Transfer

Once everything is signed and funds are received, ownership of the property will be officially transferred to you. The deed will be recorded with the county, making you the legal owner.

Get your keys and celebrate buying your home!

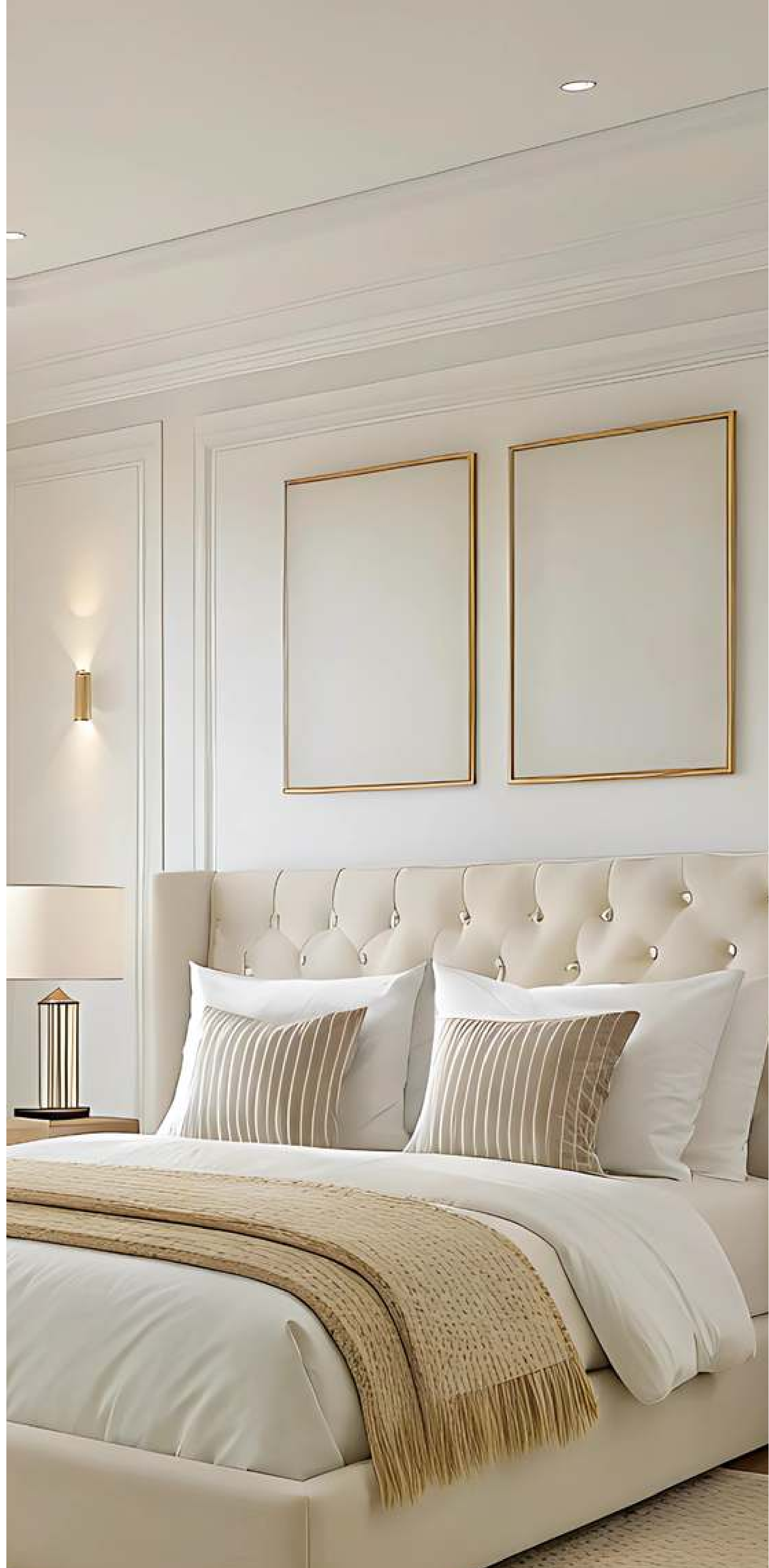


"Real estate isn't just a job for me, it's my passion. I'm committed to helping every client reach their real estate goals and enjoy an outstanding home buying experience."

-Nikki Gillespie

LET'S FIND YOUR

DREAM HOME



Thank you for choosing me to help you in the process of buying your home. I look forward to working with you to help you achieve your real estate goals.

Nikki Gillespie

REALTOR®

scan this code to access & save my contact card