






# SELLER'S *Guide*



**Max Herrera**REALTOR, Veteran  
License: 366014 (865) 223-3548  
DIRECT PHONE (865) 584-4000  
OFFICE PHONE max@wallacetn.com  
EMAIL <http://www.maxherrera.com>  
WEBSITE 140 Major Reynolds Place  
Knoxville, TN 37919  
ADDRESS

## About Me

Max is a proud Knoxville native and graduate of Knoxville Catholic High School. Before he became a licensed Realtor, he graduated from the US Naval Academy and served our country as a Submarine Officer in the US Navy. In his career, Max relocated several times, sparking his interest in real estate and real estate investing. He learned many lessons as an officer in the Navy and real estate entrepreneur, but none were more important to him than the concept of true service. This service-forward mentality has ignited a passion for helping and encouraging others to accomplish their real estate goals, whether they're first-time home buyers or experienced investors.

Max spends his free time making lasting memories with his wife and two kids, watching and playing soccer, serving at Sevier Heights Church, and boating on the lakes of East TN.

## Languages:

English, Spanish



*Hello!* We are Wallace Real Estate

Wallace leads the real estate industry with service, trust and culture. We're an advocate for our agents, customers and community, with a talented team of professionals who put ethics first and hold themselves to the highest standards of quality. Since our beginning in 1936, through a nimble and precise approach, we have become the largest independent real estate company in East Tennessee

The Wallace system of support and marketing propels our skilled agents to reward every customer with the best experience, value and results.

As a local leader with global connections, we can help you find your place wherever life takes you.

[WallaceTN.com](http://WallaceTN.com)  
[WallaceTNLuxury.com](http://WallaceTNLuxury.com)

[WallaceRents.com](http://WallaceRents.com)  
[WallaceCRE.com](http://WallaceCRE.com)



# WE'RE HERE *To help you*



## BEARDEN

140 Major Reynolds Place  
Knoxville, TN 37919  
865.584.4000

## FARRAGUT

10815 Kingston Pike  
Knoxville, TN 37934  
865.966.1111



## LAKESIDE

9420 S. Northshore Dr., Suite 101  
Knoxville, TN 37922  
865.342.4200

## NORTH

3009 Tazewell Pike  
Knoxville, TN 37918  
865.687.1111



## WEST

106 N. Peters Rd.  
Knoxville, TN 37923  
865.693.1111

## NORTHSHORE/PROP MGMT

813 S. Northshore Dr., Suite 101  
Knoxville, TN 37919  
865.584.4700



## COMMERCIAL

813 S. Northshore Dr., Suite 202  
Knoxville, TN 37919  
865.690.1111

RELOCATION  
865.694.1415

MELROSE TITLE CO.  
865.694.1400

DOGWOOD INSURANCE GROUP  
865.919.7213

CMG MORTGAGE  
865.591.8921

WE'RE LOCAL.

*We're Global*



485 Sales Associates  
7 Offices in East Tennessee  
Sales Volume: \$1.3 Billion  
Closed Transaction Sides: 4,000

*Leading*

REAL ESTATE COMPANIES  
OF THE WORLD

136,000 Sales Associates  
4,700 Offices in 70+ Countries  
Sales Volume: \$405 Billion  
Closed Transaction Sides: 1.2 Million



# RELOCATION *Network*



## RELO Direct®

RELO Direct® is a wholly owned subsidiary of Leading Real Estate Companies of the World®, the home of the world's market-leading independent residential brokerages. The by-invitation-only LeadingRE network is based on the unparalleled performance and trusted relationships that result in an exceptional relocation experience.



U.S. Military on the Move® (MOM) is a real estate program offered by top independent real estate companies who are experts in their local markets, created as a special thanks to those who have served in military. If you are buying or selling a home, our agents have the experience and reputation to deliver superior real estate service and special rewards.





**THE SELLING**

*Process*

# Home Seller's ROADMAP

Selling a home is a complicated process,  
but you will be guided every step of the way.





# THE SELLING *Details*

## LISTING AGREEMENT

The seller and Wallace Real Estate create a listing agreement. The contract is typically for six months. The cost for Wallace Real Estate's services is 6% of the sales price, and in the likely event that another agent brings the buyer, the commission is split with the cooperating agent and the seller's cost does not increase.



## PROPERTY DISCLOSURE

A complete Tennessee Residential Property Condition Disclosure can be essential to a successful sales transaction. A complete disclosure attracts more buyers by building confidence and peace of mind. It reduces misunderstandings that can lead to delayed closings, re-negotiations and even litigation. It is important to keep the disclosure updated to reflect any changes in the property during the time it is on the market.

## LOCKBOX

When your home is for sale, a lockbox holding the house key is usually put on or near the front door. If a Supra box is used, it keeps track of who has shown the home and alerts the listing agent when the box has been opened. The lockbox is only accessible using a special electronic key assigned to licensed agents and other affiliates like home and pest inspectors.

## MULTIPLE LISTING SERVICE

Once your home is entered into the Multiple Listing Service or MLS, your home is on the market. The MLS includes all the information buyers want to know about your home including photos, square footage, location, and features. All the information that other agents need to know about showing your home is also included.

## SHOWINGS

Agents with interested buyers will contact a showing service to schedule appointments to view your home and you will be contacted to confirm the showing. You have the ability to accept, deny, or suggest a more convenient time for each showing. It is advised that you secure pets and leave the home during each showing so that buyers and their agents can feel comfortable while at your home.

## FEEDBACK

Following each showing, the buyer's agent is asked to complete a feedback survey online. Knowing what buyers' opinions are of your house after viewing it can help you make decisions that help you sell faster. While every attempt is made to collect feedback, there are times when the buyers' agent does not provide it. All feedback received will be shared.

# OFFERS

# and Negotiations

When a buyer is found for your home, their agent will submit an offer to purchase. I/we will help you understand the details of the offer before you decide how to respond.

Many things, in addition to offer price, can be negotiated, and I/we can help you know about your choices. These items can include closing date, amount of earnest money, repairs, closing costs, and contingencies.

When an offer is accepted, I/we will see to it that all signatures are collected and a binding agreement is established.



# INSPECTIONS

## *and Appraisals*



If the buyer requests a home inspection, I/we will coordinate the date and time with you. The inspector may take several hours to examine your home and you will be expected to leave the home at this time. Once the report is prepared by the inspector, I/we will help you through the process of possible repair negotiations.

If your buyer is getting a loan to purchase a home, they will likely be required by the lender to have an appraisal. Cash buyers may also choose to have an appraisal. The appraiser will examine the condition of your home, measure for square footage, review the location and sales trends, and determine a value for your home.

This will be presented to the buyers' lender.

Properly pricing your home at the time of listing can make the appraisal process smoother.

# TITLE SEARCH *and Closing*



Prior to the transfer of the title of your home, the title company will research the chain of ownership of your property going back 30 years. If you have a mortgage to pay off, they will also work with you to obtain the necessary paperwork to make that payoff, in addition to working with the buyers' lender. Sellers must provide a clear title, free of liens in order for the buyer to purchase title insurance.

You will receive a settlement statement for review prior to closing.

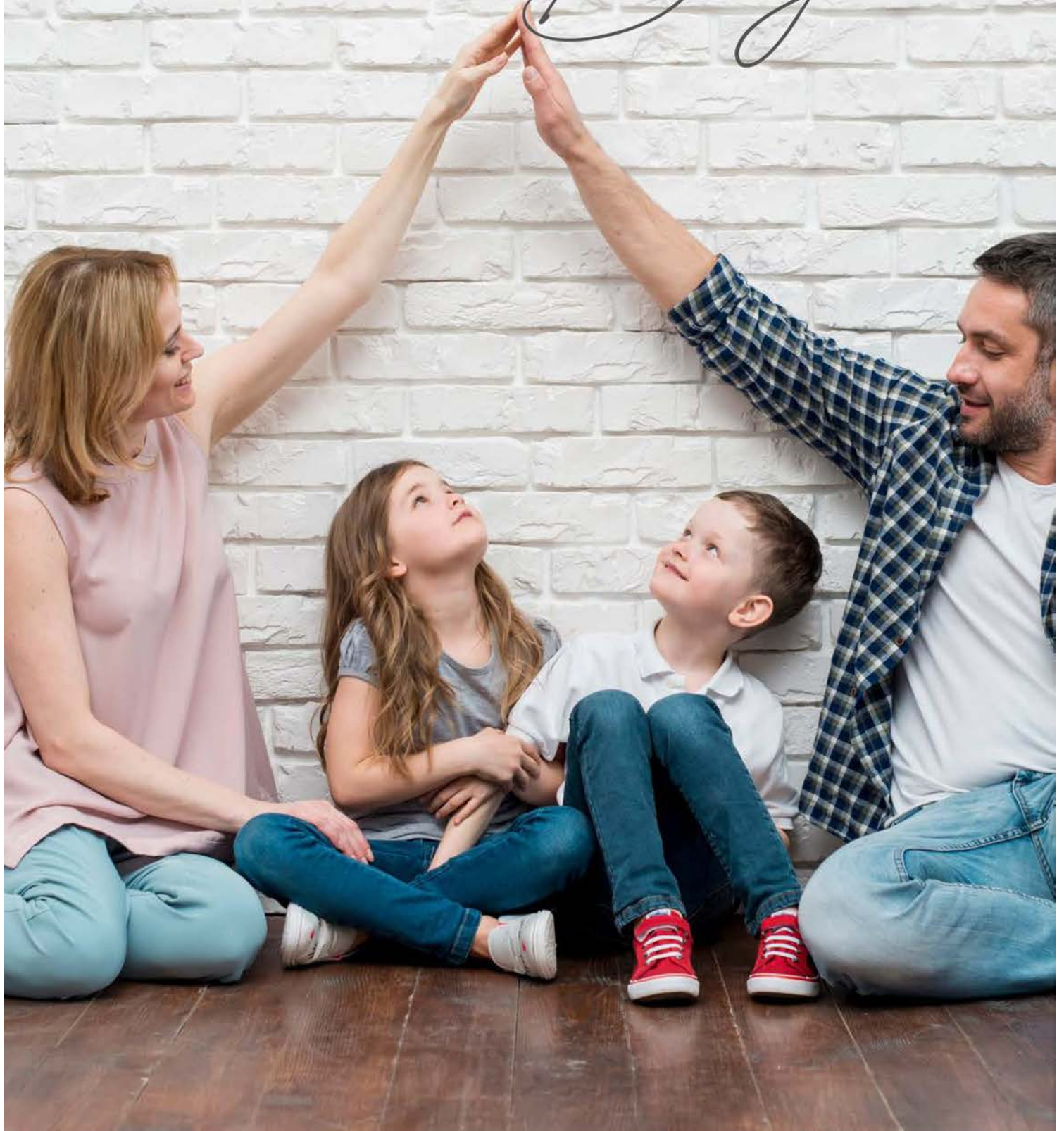
Real estate closings are typically held at the office of the title company. I/we will be present to make sure everything goes smoothly.

All keys, owners' manuals, garage door openers, and other information the buyer may need should be brought to closing.

You will leave with a check or can have your proceeds electronically deposited.



# FINDING *a Buyer*



A decorative graphic of a branch with several leaves, rendered in a light, semi-transparent grey color, is positioned in the upper right corner of the page.

# *Ten ways to* **MARKET YOUR HOME**

- 01 AGENT-TO-AGENT
- 02 MLS EXPOSURE
- 03 YARD SIGN
- 04 PHOTOS AND VIDEOS
- 05 WEBSITES
- 06 SOCIAL MEDIA
- 07 EMAIL MARKETING
- 08 PRINT ADVERTISING
- 09 VIRTUAL TOUR
- 10 BROCHURES/FLYERS

# DEDICATED

# Media Department

## BENEFITS OF A COMPANY WITH A FULL-TIME MARKETING STAFF

You are hiring us to market your property for sale. Wallace Real Estate has its own dedicated Media Department to assist your agent. Marketing is a critical component to selling a home for the most amount of money in the least amount of time.

Having a qualified team of artists and advertising professionals leaves your agent free to show your property, follow up with buyers, and plan for additional promotional opportunities.



- Email Marketing
- Listing Website
- Digital Ads
- Postcard Mailings
- Social Media Campaigns
- Photography
- Videography
- Print Materials

# ONLINE *Exposure*

96% of home buyers use the internet to search for a home. Wallace Real Estate syndicates your listing to more than 80 websites including:

- Zillow.com
- Realtor.com
- Homes.com
- Trulia.com



## ADDITIONAL COVERAGE

- Your listing will receive its own, dedicated website/virtual tour
- Inclusion on WallaceTN.com
- Available on every Wallace Real Estate agent's individual websites
- Included on the websites of other independent and franchised real estate firms across the country
- Promoted on social media with a link to the property site
- Websites allow potential buyers the opportunity to connect directly with your agent with questions



# TRADITIONAL *Marketing*

A full marketing plan includes a strong online presence, but to be thorough and to reach consumers in other ways, traditional marketing is required. These methods include:

- **EMAIL MARKETING:** property announcements that reach targeted email recipients and other agents with potential buyers
- **PROPERTY BROCHURES:** showcasing your home's unique selling points
- **FLYERS:** announcing homes that are new to the market
- **DIRECT MAIL MARKETING:** a way to directly connect with buyers
- **PUBLIC OPEN HOUSES:** allowing buyers an in-person experience
- **BROKER OPEN HOUSES:** connecting with other agents working with hundreds of buyers
- **YARD SIGN:** one of the most visible ways to let consumers know your home is available for sale





**PRICING**

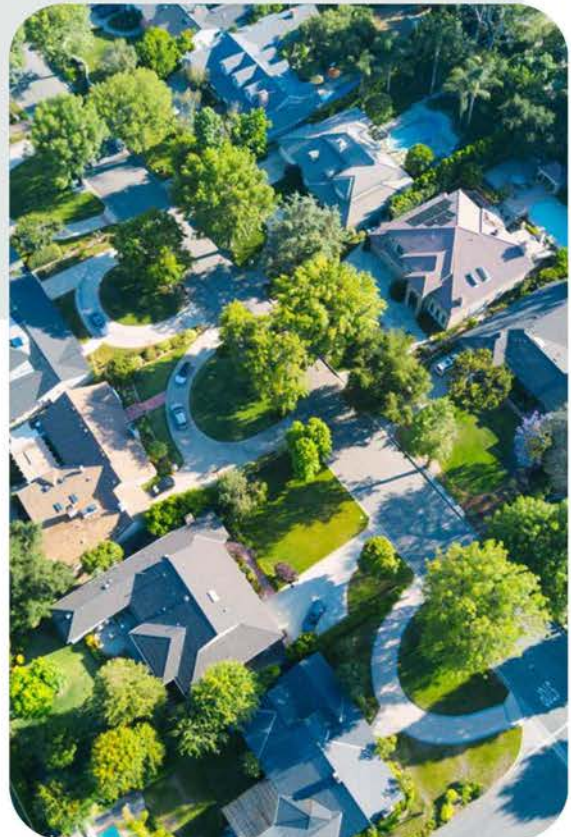
*Research*

# MARKET *Valuation*

Your property has many values, depending on who you ask. From the tax assessor, to the lender and the insurance company, each may assess a value based on different variables.

## HOW VALUE IS DETERMINED

- Location
- Physical Condition
- Age of Property
- Size of the House/Lot
- Floor Plan Appeal
- Archtectural Style



## MARKET CONDITIONS

- Interest rates and availability of financing
- Buyer demand
- Prices of recently sold properties
- State of the economy
- Seasonal demand
- The number of similar properties currently for sale
- Prices, financing terms, location and physical condition of competing properties

# DETERMINING

## List Price



To determine list price, a Comparative Market Analysis will be compiled using Multiple Listing Service records, tax records, and other sources including Realtors' Property Resource (RPR).

EVALUATE: the competition of other properties on the market and the current condition of the home

DECIDE: if homeowner will make repairs, updates or improvements before listing

DETERMINE: the desired selling timeline

ESTABLISH: the square footage of the home

# PROPERLY

## *Pricing the Home*

### THE PRICING PYRAMID

Thanks to the internet, home buyers are more knowledgeable than ever, with many doing their own comparison research. This is why proper pricing is one of the most critical aspects of a successful sale. No matter how perfect your home is, you'll miss out on potential buyers if its price doesn't align with similar properties selling in your market.

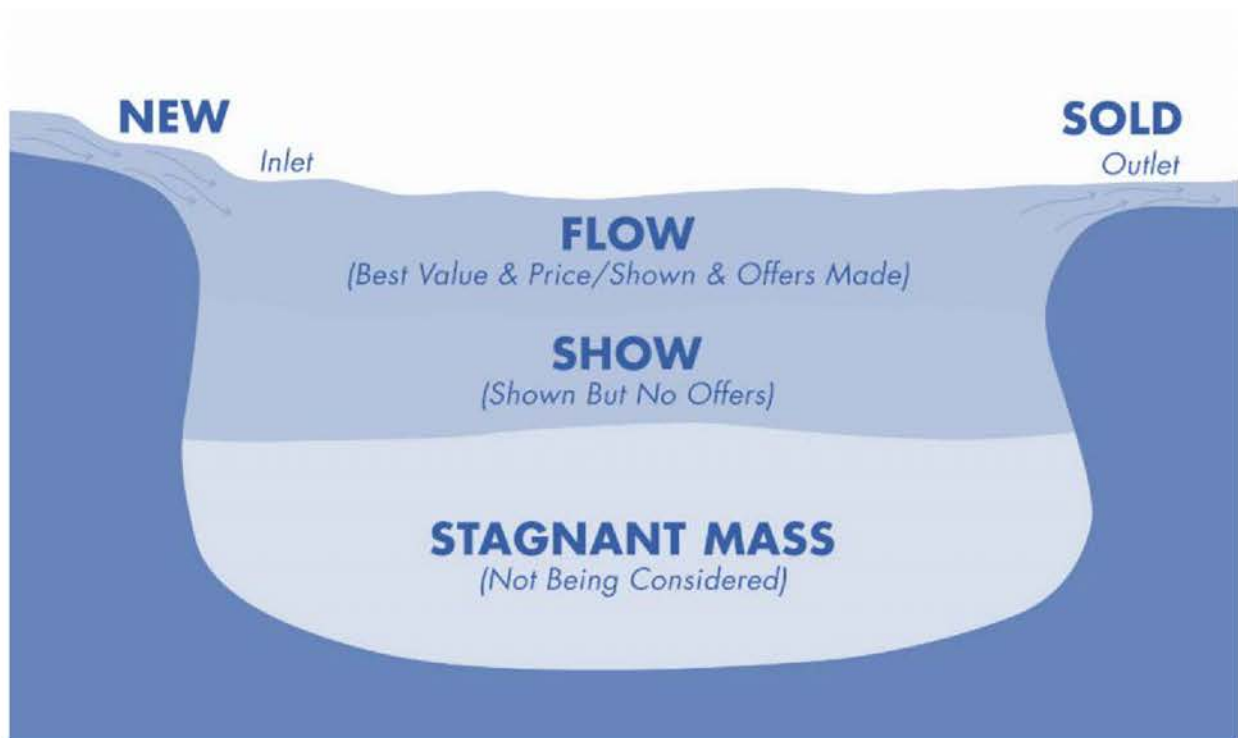


# OVERPRICING

## *Drawbacks*

### WHY IT'S IMPORTANT TO PRICE IT RIGHT:

- Pricing your property higher than the comparable listings actually may help sell ANOTHER property more quickly than yours
- Overpricing may attract the wrong buyers
- Sales associates will miss showing your property to qualified buyers because your home is priced out of their client's price range
- Fewer buyers will respond to the home marketing efforts
- You may lose a potential buyer who is unwilling to negotiate



# HOME *Enhancement*

A home that looks its best is more likely to sell faster and for a better price. Here are a few tips from the experts for preparing your home for market and staging it for showings:



## EXTERIOR

- Repaint or touch-up trim
- Clean out gutters
- Wash windows and screens
- Trim trees, shrubs
- Weed lawn and maintain mowing
- Examine crawl space

## ENTRANCE

- Check doorbell and replace lightbulbs
- Put out new welcome mat
- Clean, repair or repaint front door
- Sweep walkway



## GENERAL

- Clear out closets
- Eliminate clutter
- Neutralize and depersonalize
- Update decor...throw pillows, bedspreads, towels, display items

# HOME *Staging*

Consider the arrangement of your furnishings, and determine if they should be rearranged to best showcase your home's space.



## KITCHEN & BATH

- Clean appliances inside and out
- Clear out and clean cabinets, drawers and pantry
- Clean, repair or replace faucets and fixtures
- Update shower curtain

## ROOMS

- Touch-up or repaint walls, trim, ceilings
- Clean or replace carpet
- Clean curtains, shutters and blinds
- Clean fireplace and mantle



## BEFORE EACH SHOWING

- Pick up toys and clutter
- Clear off counters and tabletops
- Take out trash
- Turn on lights
- Secure pets



# FULL *Service*

From working with you to prepare your home to sell, implementing a strategic marketing plan, assisting in the negotiations, and getting you to closing, your Wallace Real Estate professional has all the tools and support you need for a successful transaction.

- Moving Logistics Services
- Title Services
- Warranty Services
- Insurance Services
- Mortgage Services
- Commercial Services
- Property Management Services



# EXCEPTIONAL

# Settlement Services

A title is the legal right that a person has to the ownership and possession of land. When selling, a clear title is required to be passed on to the buyer.

The managers, processors and closers at Melrose Title Company have more than 50 years of combined experience in the title industry. Complementing that experience is the fully-staffed legal team of Howard & Howard Law, who is available to assist us at any time for matters that require legal review.

Melrose Title insurance services are underwritten by Old Republic Title, which has been serving the real estate and mortgage industry for more than a century.



**MELROSE**  
TITLE COMPANY



[melrosetitleco.com](http://melrosetitleco.com)

151 Major Reynolds Place  
Knoxville, TN 37919  
865.694.1400

4820 Old Kingston Pike  
Knoxville, TN 37919  
865.588.8514

...  
SEE WHATS NEW  
WITH The Wallace Real Estate  
HOMEOWNERSHIP  
DASHBOARD

Your dashboard now includes home valuation so your contacts can see how much their home is worth at anytime throughout the year!

# HOMEOWNERSHIP DASHBOARD

## WHATS NEW

The Wallace Real Estate home ownership dashboard includes all the same great features you have come to know and love with many great new features. Now also including the **Home Valuation** pages.

Your client can see the valuation of their home from multiple sources. They can also see how much of their mortgage they have paid, and track how much equity they have in their home!



### HOME VALUATION

Anyone in your sphere of influence can see what their home is worth making this a true hub for anything your client will need for their home.



### MORTGAGE

Clients can see how much is left on their mortgage, they even have a direct link to a mortgage representative if they would like to talk about refinancing their home.



### EQUITY

Your contacts can see how much equity they have in their home and all of the great things they can do with that equity, including making a down payment on their dream home!

## 2-10 HBW plans and pricing

### Covered Items

	SIMPLE	SUPREME	SELLER
'Even If' Service Fee Guarantee™	✓	✓	✓
Happy Home Lock & Hardware™	✓	✓	
Air conditioning and heat pump (up to two systems)	✓	✓	\$50
Heating (up to two systems)	✓	✓	✓
Steam or hot-water heat systems	✓	✓	✓
Geothermal and water-source systems	✓	✓	✓
Evaporative coolers & built-in wall units	✓	✓	✓
Thermostats - ALL TYPES	✓	✓	✓
Plenum modifications	✓	✓	✓
SEER matching	✓	✓	✓
Unlimited refrigerant recharging	✓	✓	✓
Refrigerator with ice maker	✓	✓	✓
Water heaters: gas, electric, & tankless	✓	✓	✓
Gas supply lines to heating systems & water heater	✓	✓	✓
Appliance Color Match™	✓	✓	✓
Built-in microwave		✓	✓
Dishwasher		✓	✓
Garbage disposal		✓	✓
Range, oven, cooktop		✓	✓
Plumbing system		✓	✓
Drain line stoppages		✓	✓
Toilet		✓	✓
Sump pump		✓	✓
Interior hose bibbs		✓	✓
Electrical and telephone wiring		✓	✓
Electrical switches, outlets, and panels		✓	✓
Fire alarm system		✓	✓
Attic and bathroom exhaust fans		✓	✓
Garage door openers (up to three)		✓	✓
Heat lamps		✓	
Crane cost		✓	
Window units		✓	
Refrigerant recovery		✓	
Condensing/package unit pads		✓	
Electrical cut-off switches		✓	
Washer and dryer		✓	
Vent hood		✓	
Baskets, hinges, rotisseries, racks, and rollers		✓	
Ice crushers and water dispenser		✓	
Glass/ceramic cooktops		✓	
Handles and knobs		✓	
Rotisseries, racks, and rollers		✓	
Built-in bathtub whirlpool motor and pump		✓	
Exterior hose bibbs		✓	
Faucets, handles, and shower heads		✓	
Garage door hinges, springs, and remote units		✓	
Central vacuum		✓	
Burglar alarm system		✓	
Improper installation/repair/modification		✓	
Haul away/disposal fees		✓	
Items under manufacturer's warranty		✓	
Corrections to code violations		✓	
Permits & modifications		✓	

2-10.com/agent  
720.531.6723



NEW

**Simple**  
**\$499**

with \$100 Service Fee

- ✓ Heating
- ✓ Air Conditioning
- ✓ Water Heater
- ✓ Refrigerator

**Supreme**  
**\$759**

with \$100 Service Fee

- ✓ Simple
- ✓ Appliances
- ✓ Plumbing
- ✓ Electrical
- ✓ Supreme items

Multi-year pricing available upon request.

### Complimentary\* Seller Coverage

with \$100 Service Fee

Seller Coverage is for the listing period and begins immediately upon enrollment. Coverage is for a term of 180 days, until close of sale, or until the listing is canceled, whichever occurs first.

- ✓ Appliances
- ✓ Heating
- ✓ Plumbing
- ✓ Electrical

### Buyer options

Additional Refrigerator, Built-In Wine Cooler, Freestanding Freezer or Wet Bar Refrigerator (sold separately)		\$50
Washer and Dryer (include in Supreme)	\$65	Mini-Split HVAC System <b>NEW</b>
Plus <b>NEW</b>	\$85	Pre-Season HVAC Tune-Up
Pool/Spa Freshwater	\$180	Extended Pipe Leak
Pool/Spa Saltwater	\$355	Roof Leak
Additional Pool/Spa	\$180	Service Fee Buy Down to \$75
Well Pump	\$75	

### New construction

3 years of systems and appliances protection  
Complements 2-10 HBW structural warranty

**Simple**  
**\$550**

**Supreme**  
**\$750**

with \$100 Service Fee



**Dispatch**

**4.4 ★★★★★**  
Average contractor rating  
as of 12/2021



## SELECT YOUR COVERAGE

For multi-year pricing, multiple units, guest homes, or homes over 5,000 square feet, call for a quote.

**Seller Coverage** Seller Service Fee \$100  
 \$50 Seller A/C and Heat Pump option

**Buyer Coverage** w/\$100 Service Fee Buyer pricing is shown for one year of coverage, either prepaid in full or monthly installments.\* Monthly payments available for Buyer only.

### Simple Coverage NEW PLAN!

\$499 / \$46 Single Family  
 \$479 / \$44 Condo/Duplex/Townhome (per unit)

### Supreme Coverage

\$759 / \$70 Single Family  
 \$739 / \$68 Condo/Duplex/Townhome (per unit)



### New construction w/\$100 Service Fee

3 years of systems and appliances protection. Complements 2-10 HBW structural warranty.

\$550 Simple  \$750 Supreme  
 Begin at closing  Begin 1 year after closing

### Additional Buyer options

May be purchased up to 30 days after closing. Pricing is shown per year and monthly.

- \$50 / \$4.56 Additional Refrigerator, Built-In Wine Cooler, Freestanding Freezer or Wet Bar Refrigerator (sold separately)
- \$65 / \$5.93 Washer and Dryer (included in Supreme)
- \$85 / \$7.76 Plus NEW
- \$180 / \$16.43 Pool/Spa Freshwater
- \$355 / \$32.39 Pool/Spa Saltwater  \$60 / \$5.48 Extended Pipe Leak
- \$180 / \$16.43 Additional Pool/Spa  \$75 / \$6.84 Well Pump
- \$200 / \$18.25 Mini-Split HVAC System NEW  \$100 / \$9.13 Roof Leak
- \$50 / \$4.56 Pre-Season HVAC Tune-Up  \$50 / \$4.56 Service Fee Buy Down to \$75

**Totals**  
\$ \_\_\_\_\_ Service Agreement  
\$ \_\_\_\_\_ Seller A/C and Heat Pump option  
\$ \_\_\_\_\_ Buyer option(s)  
\$ \_\_\_\_\_ **Total due\***

\*Sales tax may apply. Monthly payments subject to a processing fee of 9.5%.

## PROPERTY INFORMATION

### Home to be covered

Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Mailing address if different from above:

Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

### Home Seller(s) and Buyer(s) information

Seller(s) name \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_  
Buyer(s) name \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_

### Go Green - I want to go paperless!

Receive your confirmation and download your Home Warranty Service Agreement electronically. (Be sure to provide email above.)

### Agent information

Service Agreement being purchased by:  Seller  Buyer  Other

#### Seller's agent information

Agent name \_\_\_\_\_  
Real estate office \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_

#### Buyer's agent information

Agent name \_\_\_\_\_  
Real estate office \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_

#### Closing Agency/title company

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Closing date \_\_\_\_\_ File # \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_

The above charges for the principal unit and additional units include the full amount of all fees, if any, payable to the real estate broker and its agents for processing, administering, and advertising. Payment can be made by check or credit card. Payments outside of close of sale are accepted. Monthly payment cannot be enrolled through the mail and must be enrolled through Agent Portal or by contacting Agent Services.

MAKE CHECKS PAYABLE TO: **Home Buyers Resale Warranty Corporation, PO Box 952848, St. Louis, MO 63195-2848**

## COVERAGE AGREEMENT

- I agree to purchase coverage or accept coverage purchased on my behalf.
- I decline coverage and hereby agree to WAIVE all claims against 2-10 HBW, the Broker and/or Agent for potential Failures that could have been covered under this Service Agreement.

Seller signature \_\_\_\_\_ Date \_\_\_\_\_

Buyer signature \_\_\_\_\_ Date \_\_\_\_\_

By signing above, each party represents that it has read the Home Warranty Service Agreement, and acknowledges that any Service provided hereunder is subject to all terms, conditions, limits, exclusions, and procedures, including that Service will only apply to Covered Items in good and safe working condition on the Effective Date. The Seller further represents that known pre-existing defects have been declared to the Buyer, and that all items for which coverage is provided are in satisfactory operating condition. BOTH PARTIES ACKNOWLEDGE THAT SERVICE UNDER THIS AGREEMENT IS ADMINISTERED BY 2-10 HBW, AND CARRIES NO OBLIGATIONS RELATED TO ANY REAL ESTATE FIRM OR AGENT. THE PURCHASE OF A HOME WARRANTY SERVICE AGREEMENT IS OPTIONAL, AND SIMILAR COVERAGE MAY BE PURCHASED THROUGH OTHER SERVICE CONTRACT OR INSURANCE COMPANIES.

# INDEPENDENT *Insurance*

Unlike a captive, or direct insurance company who only offers their own proprietary products, our agency is 100% independent of any one company. Many insurance consumers don't fully understand just how important that really is. When it comes to something as important as insurance, it's imperative that you work with an agency who has an in-depth knowledge of multiple insurance products, companies, and guidelines — not just one.

At the end of the day, what separates one agent from another, is their ability to proactively service their policy holders, and their knowledge of the insurance industry, products, and different situations that may present themselves to their clients.

Features & Services	Our Agency	Captive Agent	Online & 1-800 Companies
Access to multiple companies and wide range of products	✓	✗	✗
Easy switching from company to company without hassle	✓	✗	✗
Unbiased and objective advice	✓	Tries to sell & support only their one company	Tries to sell & support only their one company
Claims assistance and advocacy	✓	Adjusters are often exclusive to the one company	No help: You vs. adjuster
Policy service from the same person you bought from	✓	✗ to call center	You'll likely never talk to the same person twice
When you buy from an independent agent like us, you're supporting local business and your local economy. <b>#choicematters #independentagent</b>			

11304 Station West Dr. Suite D  
Knoxville, TN 37934  
865.919.7213



**DOGWOOD**  
INSURANCE GROUP



## TRUSTED LENDER, TRUSTED PREQUALIFICATIONS Don't Settle for Anything Less!

Not all lenders offer reliable prequalifications. In today's busy market, they're becoming rarer.

Real estate agents are experiencing several post-offer acceptance difficulties from lenders:

- ▶ Untrue prequalifications
- ▶ Not returning borrower's calls
- ▶ Lack of disclosure about fees
- ▶ Cookie-cutter, call center answers
- ▶ Delayed closings

### AT CMG FINANCIAL, WE ONLY OFFER TRUSTED PREQUALIFICATIONS AND TOP-NOTCH SERVICE:

- ▶ Automated approval
- ▶ Iron-clad prequalification
- ▶ Fully disclosed fees and costs of the purchase loan
- ▶ Fully underwritten preapproval option
- ▶ Local service tailored to individual needs
- ▶ In-house, direct lender
- ▶ No surprises at closing
- ▶ On-time or ahead-of-schedule closing

If you have any questions, contact us below. We look forward to working with you and will have your preapproval completed within 24-48 hours!



**David O'Block** | NMLS# 659329  
Area Sales Manager  
📞 (865) 300-6619  
✉️ [doblock@cmgfi.com](mailto:doblock@cmgfi.com)



**Kyle Satterfield** | NMLS# 1163853  
Branch Production Manager  
📞 (865) 591-8921  
✉️ [ksatterfield@cmgfi.com](mailto:ksatterfield@cmgfi.com)



**Shena Cole** | NMLS# 190967  
Senior Loan Officer  
📞 (865) 300-5343  
✉️ [scole@cmgfi.com](mailto:scole@cmgfi.com)



**Norma White** | NMLS# 190218  
Sales Manager  
📞 (865) 898-5000  
✉️ [nwhite@cmgfi.com](mailto:nwhite@cmgfi.com)



**Jason Payne** | NMLS# 182596  
Senior Loan Officer  
📞 (865) 567-6098  
✉️ [jpayne@cmgfi.com](mailto:jpayne@cmgfi.com)



**David Lawson** | NMLS# 817171  
Senior Loan Officer  
📞 (865) 368-1439  
✉️ [dlawson@cmgfi.com](mailto:dlawson@cmgfi.com)

106 N. PETERS ROAD, KNOXVILLE, TN 37923, BRANCH NMLS# 1724876 - 260 CORMORANT DRIVE, VONORE, TN 37885 | BRANCH NMLS# 1723504  
9420 S NORTHSHORE DR SUITE 101, KNOXVILLE, TN 37922 | BRANCH NMLS# 1724866 - 140 MAJOR REYNOLDS PLACE, KNOXVILLE, TN 37919 BRANCH NMLS# 1724653  
10815 KINGSTON PIKE, KNOXVILLE, TN 37934, BRANCH NMLS# 1725245



CMG Financial is a registered trade name of CMG Mortgage, Inc., NMLS# 182596. Not all states. CMG Mortgage, Inc. is an equal opportunity lender, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act No. 415025. To verify our complete list of state licenses, please visit [www.cmgfi.com/corp/affiliates/branch-list](http://www.cmgfi.com/corp/affiliates/branch-list) and [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).



Thank You!

