

YOUR COMPLETE

Home Buyer's Guide

Whether you're buying your very first home, growing into your next one, or building a portfolio, let's find the place you were meant to put down roots.

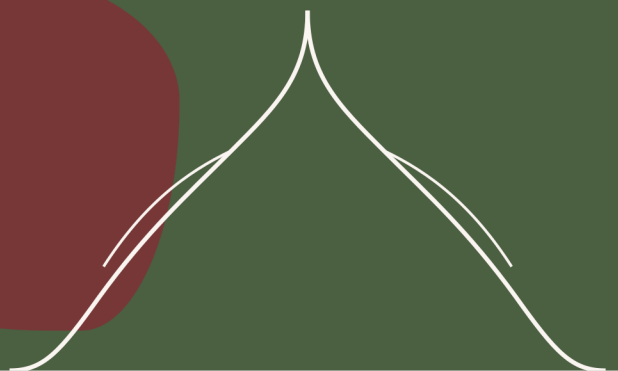
Nicole Franks

REALTOR · LIC #S.0204976



"It's not just about finding a house – it's about finding the one you grow into."

GET ROOTED · LOVE WHERE YOU LIVE












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REALTOR · FERRARI-LUND REAL ESTATE

Lic #S.0204976

A LITTLE ABOUT NICOLE

-  Born and raised in Northern Nevada. Reno, Carson City, Sparks and beyond
-  First time homeowner at a young age. Sixteen years of passion for real estate
-  Competitive CrossFit athlete and coach for over a decade
-  Gardener, DIY lover and passionate home transformer
-  Dog mom to Fran, Betty and Iris — three very important dachshunds
-  Background in entrepreneurship, coaching and community centered business
-  Values hard work, discipline and surrounding herself with driven, like minded people

YOUR AGENT

Meet Nicole

"A home should feel like more than just a transaction. It should feel like a place where life happens, memories are made, and roots are planted."

After purchasing her first home at a young age, Nicole became fascinated with the process and the feeling a home can create. Sixteen years later, that passion led her into real estate, where she now helps others navigate one of the biggest milestones of their lives with confidence and care.

"She loves helping clients find not just the right house — but the right fit for the life they want to build."

Born and raised in Northern Nevada, Nicole has a deep understanding of the communities, neighborhoods, and lifestyle that make this area special. From Reno to Carson City, Sparks to the surrounding rural areas, she knows this region from the inside out.

With a background in coaching, entrepreneurship and building community centered businesses, her focus has always been the same — creating spaces and experiences that bring people together. That same intention lives at the heart of every home search she leads.



Community First



Driven & Disciplined



Rooted in Nevada



Get Rooted. Love where you live

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"Get Rooted. Love where you live."

Your Buying Process, Step by Step

Buying a home is one of the most meaningful things you'll ever do. Here's exactly how we'll navigate it together with clarity, confidence, and no surprises.

1

FIRST THINGS FIRST

Initial Conversation & Goal Setting

We start with a real conversation, not a sales pitch. I want to understand what you're looking for, what matters most, and what you're hoping your life looks like in this next chapter. First home, forever home, or investment property. Your goal shapes everything we do next.



There's no such thing as a silly question here. Come curious, I love this part.

2

KNOW YOUR NUMBERS

Pre-Approval & Financing

Before we fall in love with any home, we need to know what's realistic. I'll connect you with trusted local lenders who will walk you through your options from conventional loans and FHA to investment financing. Getting pre-approved gives you real buying power and puts you ahead of other buyers.



You might be closer to buying than you think. Many buyers qualify for more than they expect.

3

DIG YOUR ROOTS

Defining Your Wish List & Search Area

This is where my Nevada roots really come in. I'll help you explore neighborhoods based on your lifestyle, commute, schools, growth potential, or investment yield whatever your priority. We'll build a wish list that's honest about needs vs. wants so we can move quickly when the right one appears.



As a Nevada native, I know these neighborhoods from the inside out not just the stats.

4

THE SEARCH

Touring Homes with Intention

I don't just open doors I walk through every home with an eye for what's real: the layout, the light, the bones, the potential. My interior design eye means I can help you see past dated finishes and visualize what a space could truly become. We're looking for THE home, not just any home.



Together, we'll look at what makes each home special while also keeping an eye out for things that may need attention.

From Offer to Keys in Hand

Once you've found the one, here's how we lock it in strategically, smoothly, and with me by your side every step of the way.

5

MAKE YOUR MOVE

Crafting & Submitting the Offer

When you find the one, we move with purpose. I'll research comparable sales, assess market conditions, and help you craft an offer that's competitive without overpaying. Whether it's a bidding war or a quiet listing, I'll guide your strategy so you have the best possible shot at winning.



A strong offer is more than a number terms, timing, and tone all matter.

6

UNDER CONTRACT

Inspection, Appraisal & Due Diligence

Once your offer is accepted, we shift into due diligence mode. I'll coordinate the home inspection, walk through the results with you, and help you decide what to negotiate or request repairs on. If an appraisal is needed, I'll make sure everything stays on track and on timeline.



This phase protects you. We won't skip a thing your investment deserves a thorough look.

7

FINAL STRETCH

Clear to Close

Your lender will issue a "clear to close" once financing is finalized and all conditions are met. I'll coordinate with escrow, the title company, and all parties to make sure nothing falls through the cracks in the final stretch. You just need to show up I'll handle the rest.



I'll send you a closing checklist so you know exactly what to bring and what to expect.

8

YOU'RE HOME

Closing Day & Beyond

Closing day is everything. You'll sign the final documents, receive your keys, and officially plant your roots. I'll be right there with you and my support doesn't end at the closing table. Whether you need contractor recommendations, neighborhood tips, or just a familiar face, I'm always here.



Welcome home. This is just the beginning of your story in this space.

WHO I WORK WITH

Every Kind of Buyer Has a Home Here

Whether you're starting fresh, leveling up, or building wealth. I meet you where you are and find what fits your life.



First-Time Buyers

The whole process can feel overwhelming. I make it feel manageable. I'll walk you through every single step, translate every document, and celebrate every milestone with you. You might be closer to homeownership than you think.



Move-Up Buyers

Your family has grown, your needs have changed, and it's time for more space, or a completely different chapter. I'll help you time the sale of your current home alongside your purchase so the transition is seamless and smart.



Investors

Whether it's your first rental, a fix-and-flip, or growing an existing portfolio, I bring local market knowledge and a sharp eye for value. Nevada's market has incredible opportunity. Let's find the right property to make your money work harder.

WHY ROOTED

What I Bring to Your Search

I'm not here to put you in any home. I'm here to find *the* home. Here's how I show up differently.



Born & Raised in Nevada

I'm not just familiar with this area, I grew up here. I know the neighborhoods, the hidden gems, the growth corridors, and where to avoid. That knowledge is your advantage.



Interior Design Eye

I help you see beyond what a home looks like today and imagine what it could be. Past dated finishes, awkward layouts, and diamond-in-the-rough potential.



The Right Home, Not Just Any Home

My goal isn't to close fast, it's to find the space you'll love growing into. I listen deeply, ask the right questions, and don't stop until we find the one that truly fits.



Pet-Friendly & Family-First

As a mom to 3 dogs, I factor your whole family into the search yard size, pet policies, proximity to parks. The whole crew deserves to love where you live.



Honest Guidance Always

I'll provide honest guidance throughout the process from identifying homes that may be overpriced to helping you evaluate potential repair costs and long-term fit. My goal is to help you make confident decisions, not just close a transaction.



Always Reachable

Real estate moves fast and questions don't keep business hours. I'm responsive, reliable, and genuinely invested in your outcome from day one to closing day.

What to Look For When Touring Homes

Anyone can open a door. I walk through every home with a trained eye so you can see the full picture — not just the fresh paint and pretty staging. Here is what we will be paying attention to together.



The Bones of the Home

Look past the cosmetics and ask what the structure is telling you. Cracks in walls or ceilings, doors that stick, sloping floors and uneven thresholds can all signal bigger issues worth investigating. Good bones can survive bad décor. Bad bones are expensive no matter how pretty the finishes are.



Natural Light and Orientation

Which direction does the home face? Walk through and notice where the light falls throughout the day. A home that feels bright during a morning showing may feel dark by afternoon. Light changes the way a space feels to live in far more than most buyers realize.



Signs of Water and Moisture

Water damage is one of the most common and costly surprises buyers face. Check under sinks, around windows, in the garage and near the water heater. Look for staining on ceilings, bubbling paint, soft spots under flooring and musty smells. These are not dealbreakers but they need to be known.



Layout and Flow

Does the floor plan actually work for your life? Think about how you move through your day — morning routines, cooking, where kids play, how guests move through the space. A layout that feels awkward during a showing will feel more awkward once you are living in it every single day.



Age of the Big Systems

Ask about the age of the roof, HVAC, water heater and any major appliances included in the sale. These are the items that cost the most to replace and rarely show up in listing photos. Knowing the age of these systems helps us factor real costs into your offer and negotiation strategy.



The Neighborhood Feel

Drive the neighborhood at different times of day. Walk the block. Notice who is outside, how homes are maintained, what the street sounds like. The house is only part of what you are buying. The neighborhood, the neighbors and the community around it are the other part that no listing photo will ever show you.



Cosmetic vs. Real Work

Fresh paint, new carpet and updated light fixtures are inexpensive and easy. New plumbing, electrical panels, foundations and roofs are not. My job is to help you tell the difference between a home that just needs love and a home that needs a serious budget — so you can decide with clear eyes.



Storage and Practical Space

Open every closet. Look at the garage, the pantry, the kitchen cabinets. It sounds simple but storage is one of the top reasons buyers end up unhappy in a home they loved at first. Make sure the practical parts of your daily life actually have a home inside this home before you fall in love with the countertops.



NICOLE'S APPROACH

I never rush a showing. Every home we walk through together gets my full attention. The things worth getting excited about and the things worth asking questions about. You will always leave a showing knowing more than when you walked in.

Common Buyer Mistakes to Avoid

Buying a home is exciting and the excitement can sometimes lead to costly missteps. Here are the ones I see most often, and how we will navigate around every single one of them together.



Skipping Pre-Approval

Falling in love with a home before knowing your budget is a heartbreak waiting to happen. Pre-approval also shows sellers you are serious — in a competitive market it can be the difference between your offer being considered or passed over entirely.



Big Purchases Before Closing

Once you are under contract, do not finance a car, open a new credit card or make any large purchases. Lenders re-check your credit before closing and changes to your debt or credit score can delay or even cancel your loan entirely. Hold off until after you have the keys.



Waiving the Inspection

In a hot market the pressure to skip the inspection can feel real. Resist it. An inspection is not just about finding problems — it is about understanding exactly what you are buying. Even a clean inspection gives you peace of mind and protects your investment from day one.



Sharing Too Much with Sellers

How much you love a home, your timeline, your flexibility or your top budget — none of this should reach the seller. Every detail you share shifts negotiating power away from you. Let me do the talking so we protect your position throughout the entire process.



Moving Too Fast out of Fear

Urgency and fear of missing out can push buyers into homes that are not quite right. I will help you move confidently when the right home comes along, and I will also be honest with you when something does not feel like the right fit, even when the market feels pressured.



Forgetting the True Cost of Buying

The purchase price is just the beginning. Closing costs, moving expenses, immediate repairs, new furniture and the first few months of utilities and maintenance all add up quickly. We will build a realistic picture of your total budget before you ever make an offer.



Buying for Today, Not Tomorrow

Think about where your life is headed, not just where it is right now. Are you planning to grow your family? Work from home? Stay for five years or twenty? The home that fits your life today may not fit the life you are building toward, and that matters when we search.



Going it Alone or Using the Listing Agent

The listing agent represents the seller, not you. Having your own agent costs you nothing as a buyer and means someone is in your corner, protecting your interests, reading the fine print and negotiating on your behalf every single step of the way. That is exactly what I am here for.



MY PROMISE TO YOU

You will never feel rushed, pressured or uninformed when you work with me. My job is to make sure you feel confident at every single step, from your first showing all the way to the moment you hold those keys.

Notes:

LET'S FIND YOUR HOME

GET ROOTED. LOVE WHERE YOU LIVE.


"Grounded. Connected. Home."

Whether you're just starting to think about it or ready to move now, I'd love to be part of your journey. Reach out anytime.





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