



NashVillas

real estate guide

Spring 2020

www.NASH.VILLAS



LIVING LIFE UPSIDE DOWN! The last couple of months have turned our economy and lifestyles on their heads! If you're like me, opting to just sit at home for weeks on end is not something that is either desirable nor sometimes possible. However, we're all doing the best we can to comply with city and state mandates.

If you have neighbors whom you feel might need help—make an offer to help them by getting groceries, prescriptions, or even driving them to doctor appointments. We can all help one another!

Even though there is a health crisis, people are still needing to buy and sell homes. According to Nashville.gov, "Housing and Rental Services" are considered "Essential Services," and may therefore continue operation. See my latest BLOG at www.Nash.Villas to gain a clearer understanding of why real estate falls into this category. If you are planning on a move, there are many things we can do to get started on the process while waiting for the Government bans to be lifted. **I have also developed my own "Safe & Healthy" protocol for Listing and Showing properties.** We can also do most (if not all) of the contract documents online, which means we don't have to meet face-to-face.

More importantly, as a seasoned Realtor® of 23 years, I am here to provide **guidance and information.** I understand folks are scared! If you have questions about the current market conditions or how this may affect your situation directly, don't hesitate to call me at **615-593-0305**. This is not the same housing crisis we experienced 12 years ago, and there is no need for panic or despair. However, I do understand there is fear in uncertainty. If you're out of work, one option would be to access your mortgage lender's website for information with regard to Forbearance options in order to temporarily delay house payments. Do not just wait and see what happens: get a jump on it. Just make sure you understand if the forbearance extends the term of the loan, or if the missed payments will be due at the end of the actual forbearance period (60-90 days). Additionally, get all agreements in writing!

It's just a different animal right now, but we will survive! On page 2, you will find my **Annual Neighborhood Market Summary**. It shows Nashville Residential Sales from 2018 vs. 2019, in all conditions. If nothing else, it might give you something to ponder as our Nashville "new normal" continues to develop. Here's to the tenacity of the American spirit!

A CHANGE OF PACE. Did you know that only 2% of Realtors® in the US have the coveted SRES Designation? As a Baby Boomer myself, and one who has gone through the process of assisting my own parents as well as many other Baby Boomers and "Matures" in the downsizing process, I am well-equipped to assist you and your family members in making the transition to a simpler lifestyle. With the SRES® Designation, I also have access to a full complement of resources to help you through the process.

Whatever you're moving toward, an SRES® designee will help you get your wheels rollin'! Call me, your Seniors Real Estate Specialist!



RATES ARE CRAZY LOW!

This is the perfect time to refinance
or get a new home loan!



Leslie Light Thomas
Branch Manager
Highlands Residential Mortgage
101 Westpark Drive, Suite 110
Brentwood, TN 37027
Direct: 615.594.6245
llight@highlandsmortgage.com
NMLS# 156910