

The HomeBuyer's Hour - Building Homes and Community Connections with Julia Nicoll

In the latest episode of The HomeBuyer's Hour, guest host Julia Nicoll differs real estate intricacies, trust, communication, and transaction experience.

CHICAGO, ILLINOIS, USA, September 13, 2023 /EINPresswire.com/ -- A dynamic professional with a golden heart, Julia Nicoll has seamlessly transitioned from a flourishing career in social work to a prominent position in the real estate industry. Since beginning this voyage in 2004, Julia has utilized the qualities and skills that made her a successful social worker to become a distinguished realtor.

The foundation of Julia's real estate approach is compassion, problem-solving, dependability, and intuition, which served her well in her previous profession. She believes these characteristics are the pillars of the type of real estate agent she aspires to be: one who provides clients with a solid and compassionate service.

Her exceptional ability to combine these characteristics with adaptability, vigor, and a passion for learning has earned her a unique place in the affections of those she serves. Julia flourishes at the nexus of intellect and emotion, meeting her clients where they are and enhancing their real estate experiences.

The mission of Julia Nicoll is to establish intimate, collaborative relationships with her clients. She believes that education, expertise, and communication are the guiding lights in real estate transactions, whether clients are first-time homebuyers or simultaneously navigating the



Julia Nicoll at The HomeBuyer's Hour



complex world of purchasing and selling. She prioritizes the personal requirements of her clients throughout the entire transaction, whether they are selling a family home filled with memories or purchasing their dream home.

Julia walks her clients through each stage of the real estate process, ensuring that they are well-informed and expertly guided to uphold her commitment to high standards. She is committed to completing deals and ensuring that her clients experience the "Comforts of Home" within their professional relationship.

Beyond her successful profession, Julia Nicoll has a strong commitment to her community. She is motivated by establishing connections, cultivating relationships, and working with others to improve the community. A few years ago, she introduced "In the 56," an initiative to promote and garner support for Mount Prospect's local treasures. In addition, she has joined the alum recruitment team of Hanover College in Indiana, where she is a passionate advocate.

Julia's personal and professional lives are equally active. Before moving to the suburbs, she and her husband, Rob, named the Lakeview neighborhood of Chicago home. They reside in Mount Prospect with their three children and two cherished dogs. The Nicoll family enjoys watching the Cubs and their favorite college basketball teams, spending time in the city, and traveling the globe.



Charles Bellefontaine of Chicagoland Home Inspectors, Inc.



Joey Mathews of The VA Loan Nerd is a Co-Host on The HomeBuyers Hour

In a recent episode of the radio show "The HomeBuyer's Hour," host [Charles Bellefontaine](#) engaged in a candid conversation with renowned real estate agent Julia Nicoll, shedding light on the crucial role effective communication and education play in the real estate industry.

The show, which delves into various aspects of the real estate market, kicked off with Bellefontaine emphasizing the importance of finding unique and dedicated real estate brokers. He stated, "There's always good, there's always bad in everything that we do. And I try to find some people that come on here. And they value that client relationship; they realize that when you enter the education business."



Patrick Loftus of Loftus Law is a Co-Host on The HomeBuyers Hour

Nicoll, a seasoned real estate professional, echoed Bellefontaine's sentiment and emphasized educating clients throughout the real estate process. She remarked, "It's not that people don't want to do it. They don't know how to do it. And if we can come there and give them enough complete information, it helps them get through everything from beginning to end."

One of the critical questions Bellefontaine posed to Nicoll was, "Why should somebody hire you? What makes you special?" Nicoll's response centered around the idea that, while many sellers focus on questions related to property value and commissions, the real differentiator is the approach of the real estate agent. She stressed her commitment to ensuring that her clients leave meetings with her feeling fully informed and unburdened by questions.

Nicoll elaborated, "I always want my clients to not leave a meeting with me with questions. So they should feel more informed and less overwhelmed. And the more informed they are about expectations, process, timing, the better equipped they are to move through this transaction successfully."

Her dedication to transparent communication and education was evident as she explained her meticulous approach to client interactions. "I'm a tremendous communicator and write many things for my clients. And, hopefully, that's exactly how they feel at the end. We were prepared for this; we were prepared for whatever might happen. And we ended successfully," Nicoll emphasized.

"Sellers frequently wonder what they need to invest in when selling their homes, especially when their commission comes at the end as opposed to the beginning," Bellefontaine queried. Nicoll responded, "In the beginning, a lot of it is work, you know, it's work for the sellers. And sometimes they're not equipped to do that work."

Nicoll emphasized the importance of the initial steps sellers should take to enhance their property's appeal. "It could be cleaning, a good fall or spring clean up with the landscape. These are big things that make a difference. I very rarely am I going to advise someone to refinish floors or update a bathroom. I mean, that's, that's, we don't need to do that. But we do need the product to feel well maintained."

According to Nicoll, one of the most significant hurdles for sellers is the accumulation of possessions over decades. "That's what weighs them down from moving. That's the stopping point for them every step of the way. What about the stuff?" Nicoll continued, "So I have resources for the stuff, from emptying houses, which I certainly have done, to connecting them to people who pick up everything, estate sales, and donation places that pick up furniture. So they feel like that no longer is the obstacle because somebody else has it for them."

Nicoll's approach to resolving this common issue not only assists sellers in decluttering their residences but also alleviates the emotional burden of letting go of sentimental items.

"So what do you do to get a house ready? Since we're talking about sellers? Yeah, what if you get a commission and don't get it upfront? You get it at the end. So, what do you invest? I guess this is your money. Right? You invest in somebody if they want you to be their real estate broker for them selling their home," I inquired.

"In the beginning, it's much work, you know, for the sellers," Nicoll responded. And sometimes they need to be equipped to do that work. It could be cleaning, it could be a good fall or spring clean up with the landscape. These are big things that make a difference. I rarely advise someone to refinish floors or update a bathroom. That's, that's, we don't need to do that. But we do need the product to feel well maintained. So, a good fall or spring cleanup or a good cleaning. But the biggest obstacle for sellers is what I call this stuff they've accumulated through decades. And that's what weighs them down from moving. That's the stopping point for them every step of the way. What about the stuff? So I have resources for the stuff, from emptying houses, which I certainly have done, to connecting them to people who pick up everything, estate sales, and donation places that pick up furniture. So they feel like that no longer is the obstacle because somebody else has it for them."

Nicoll's strategy entails ensuring that the property is aesthetically pleasing and devoid of the debris that often hinders a sale. "I have often said sometimes that I feel like my house might be more ready for friends to come over for coffee; that house is ready for an inspection. I mean, they know we're coming. So much of it is just prep, ensuring the sellers fully understand how to best prepare for that. And as far as listing goes, you know the sellers can take much time getting

things ready, whether it's the children or the actual sellers, and they're going to need much help from me from resources all along the way. This could take a week, or it could take three months. It depends. But we're all the focus has been photo ready. That's just always my driving force. I've used the same photographers for 15 years. They have a beautiful list of how to be photo-ready, And then it's the big reveal. And so I cover photos, floor plans, and all these things that make it look extra beautiful online."

Nicoll's dedication to making a house "photo-ready" underscores the importance of first impressions in the digital age of real estate. High-quality photos and well-thought-out floor plans can make all the difference in attracting potential buyers.

Intrigued by their discussion, Charles couldn't help but ask a more practical question: "I think my next-door neighbor doesn't talk to too many other neighbors, but I think she's selling her house. And I see one of the realtor lockboxes. You know, is it normal that they'll put a lockbox on there before the house if they put a sign or anything out front?"

Julia Nicoll clarified, "It depends. It depends on what is happening with the house. Sometimes, the seller might want to be there because she's hired electricians or painters, and they're coming in and out. And so just as a courtesy, we'll put a lockbox up to provide a key because, you know, regular people don't usually have them. So that could also be that the listing agent might know other realtors who want to show it if that's okay with the seller. And so at least the key is there for those last-minute showings until they're ready."

Charles Bellefontaine also conversed with Julia Nicoll about the importance of having an Attorney when dealing with real estate matters.

For the security and success of a real estate transaction, Julia Nicoll is adamant that a real estate attorney is indispensable. She emphasizes the extensive work attorneys perform, whether representing the buyer or the vendor, as the final seal of approval that guarantees exceptional ownership after the process. A Real Estate Attorney is required for a seamless and secure transaction, not just recommended.

Real Estate Attorney [Patrick Loftus](#) provided a broader perspective on the significance of a lawyer. He emphasized the importance of legal counsel in real estate transactions and any other circumstance where a person might require legal assistance. Loftus cautioned against making impulsive decisions when selecting legal representation, emphasizing the significance of choosing an attorney with experience in the relevant area of law.

Loftus also warned against unthinkingly following recommendations, even from real estate brokers, and stressed the importance of aligning philosophies between clients and their legal representation. He advocated for a client-centric approach, emphasizing that the client's interests should always come first, regardless of who referred the attorney.

In response, Julia Nicoll reinforced the value of a trusted real estate attorney in her profession. She explained that her engagement with clients follows a carefully planned process, which includes bringing in an attorney after initial steps and discussions. Nicoll's primary goal is to ensure her clients feel supported and well-communicated throughout the transaction. She expressed her commitment to avoiding situations where her clients feel they need to be more satisfied with the legal aspect of their real estate dealings.

Charles Bellefontaine echoed the sentiment that the focus should be on guiding clients comfortably through each real estate process step. He emphasized the need for clients to arrive at the closing table without feeling pressured, allowing them to make informed decisions.

Joey Mathews and Julia Nicoll answer the topic of pre-approval and pre-qualification in the housing market, particularly concerning VA loans. The discussion shed light on the significance of these processes and the challenges that sometimes arise.

Julia Nicoll emphasized the importance of trust in her clients' financing options. She stated her preference for recommending thoroughly vetted loan officers she can rely on. Nicoll pointed out that using local loan officers is crucial, as they understand the nuances of the local market. She highlighted the potential disconnect when clients choose lenders like Quicken Loans, based in different regions, who may need to become more familiar with local market dynamics.

Nicoll also stressed the value of communication with loan officers. When presenting offers to sellers, she contacts the loan officer to gauge their competence and the likelihood of a smooth transaction.

Joey Mathews expressed frustration with individuals in the real estate industry who seem to be in it for a quick profit and need more dedication to their clients. He welcomed the departure of such individuals when the market slows down, emphasizing the importance of commitment to clients.

Mathews cited a recent instance where clients who had been pre-approved by a large lender faced loan denial due to income qualification issues. This resulted in the clients becoming destitute, highlighting the dangers of not thoroughly screening lenders.

Patrick Loftus said that a lender's prominence in online search results may reflect something other than their expertise in VA loans. He encouraged potential VA borrowers to seek specialists who truly understand the intricacies of the VA loan process.

The conversation shifted to VA loans, with Julia Nicoll asking Joey Mathews about his approach when dealing with sellers in VA loan transactions. Mathews emphasized the significance of verifying the lender's familiarity with VA loans by determining if they have pulled the certificate of eligibility. In addition, he discussed common appraisal issues with VA loans, such as minimum property requirements and damaged paint, stressing that many problems can be quickly

resolved.

The discussion between these real estate professionals highlights the complexities of the housing market and the importance of trust, communication, and expertise in assuring successful transactions. As the real estate landscape evolves, both parties continue to find such insights invaluable.

Julia Nicoll is more than a Realtor in the field of real estate; she is a compassionate partner, a problem solver, and a community builder. Her unwavering dedication to her clients and community exemplifies the extraordinary impact one can have when leading with heart and skill.

Julia Nicoll

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