

# FNB Mortgage

## NEWSLETTER

### FEATURED PARTNER



Karla Wisner, a Tennessee Real Estate Agent is one that is truly born for the industry. Karla specializes in all facets of the real estate business; including being a trusted advocate for the first-time buyer, new home construction, or just finding that perfect property for her clients.

Outside of real estate, Karla is a devoted wife, mother of two, and Lala to her 3 adorable grandchildren. She enjoys family time and being a dedicated football mom! So, if you want to find her in the fall, just check the football fields around Middle Tennessee!

So, if you are looking for more than just an agent to help you find your dream home, and you want a lifelong relationship with someone that cares... look no further, Karla Wisner is your agent for life!

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### Upcoming Events

**Rutherford Schools Start**  
The first day of school for 2019-2020 is Tuesday, August 6, 2019 (two-hour day) and the first full day of school is Thursday, August 8, 2019.

**Murfreesboro City Schools open house is July 30, see time for individual schools.**

**July 31—First Half-Day of School Grades 1<sup>st</sup>-6<sup>th</sup>.  
August 5—First Full Day of School Grades 1<sup>st</sup>-6<sup>th</sup>.**

## Murfreesboro 5th Best Small City for First-Time Home Buyers



Murfreesboro has been named 2019's 5th Best Small City for First-Time Home Buyers in a recent study from the leading personal finance outlet WalletHub.com. Murfreesboro ranked 14th overall ahead of cities Roanoke, Va., Gilbert, AZ., Charleston, SC, and Orlando, Florida.

You can find the full study at <https://wallethub.com/edu/best-and-worst-cities-for-first-time-home-buyers/5564/>

To determine the most favorable housing markets for first-time buyers, WalletHub took the pulse of real estate in 300 cities of varying sizes using 27 key metrics. The data set ranges from housing affordability to real-estate tax rate to property-crime rate. Factors that elevated Murfreesboro among the 300 cities including housing affordability and the real estate tax rate.

Buying a First Home in Murfreesboro (1=Best; 150=Avg.):

82nd – Housing Affordability  
109th – Real-Estate Tax Rate  
113th – Cost of Living  
149th – Rent-to-Price Ratio  
124th – Median Home-Price Appreciation  
60th – Foreclosure Rate  
74th – Total Home-Energy Cost  
Murfreesboro ranks No. 14 overall and No. 5 among small cities.



### Kelly Cearing

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