



BUYER CONSULTATION PRESENTATION

Key Signature Buyer Blueprint

A Smarter Path to Buying Your Tennessee Home

KEY SIGNATURE SERVICES

One Connection. Three Solutions.

Real Estate Brokered by Invest Smart Today LLC | Tennessee Real Estate License #371989

WELCOME

How We'll Use This Blueprint

A guided conversation to clarify where you are, what matters, and what should happen before the home search accelerates.

Clarify

Define timing, location, motivation, and preparation.

Prepare

Connect payment comfort, lender questions, and search priorities.

Coordinate

Understand the people, milestones, and decisions between offer and closing.

Act

Leave with a practical next-step checklist built around your situation.

This blueprint supports a buyer consultation. It is not a lending decision, legal form, property inspection, appraisal, or promise of mortgage approval.

CONVERSATION 01

Where Are You Right Now?

The goal is not to judge readiness. It is to identify the next useful conversation.

Target move or purchase timeline

Current housing and lease expiration, if applicable

What you want the next move to accomplish

Savings or preparation questions

Credit concerns or other barriers

What feels most uncertain right now

CONVERSATION 02

The Money Conversation

A lender determines loan qualification. Your plan should also consider what feels sustainable month to month.

Preapproval

A lender reviews financial details and identifies loan possibilities.

Payment comfort

Maximum approval and a comfortable household payment are not necessarily the same.

Cash needs

Down payment, closing costs, earnest money, inspection, appraisal, moving, and reserves may matter.

Total picture

Taxes, insurance, association fees, maintenance, and utilities can affect affordability.

- Questions for a lender: What documents are needed? What programs may fit? What cash should be planned for? What could change the estimate?
- KSE does not make mortgage qualification decisions or promise financing.

CONVERSATION 03

Your Home Search

Separate true needs from preferences so the search is focused without becoming artificially narrow.

Tennessee city, county, or area

Property type and minimum beds / baths

Must-haves

Would-likes

Deal breakers

Commute, school, access, or lifestyle considerations

New construction, resale, or open to both

PROCESS 04

What Happens When We Find the House



- Offer terms include more than price. Financing, contingencies, concessions, timing, and other terms can matter.
- Inspection and repair discussions depend on the contract, property, findings, and parties.
- Appraisal, title, loan underwriting, and insurance move on separate but connected tracks.
- No purchase is final until required conditions are met and closing is completed.

SUPPORT 05

What I Handle for You

Real-estate representation is separate from lender, inspector, title, insurance, legal, and other professional services.

Strategy

Priorities, timing, market context, and offer approach.

Research

Property information and comparable-market context.

Coordination

Showings, access, offer preparation, and contract milestones.

Communication

Lender, title, inspection, and closing touchpoints.

Negotiation

Offer and response strategy within the client's instructions.

Monitoring

Deadlines, walkthrough, and closing coordination.

TEAM 06

Your Home-Buying Team

Each professional has a distinct role. Clear handoffs help prevent avoidable confusion.

KEY SIGNATURE SERVICES

ist with Tennessee homeowners insurance when appropriate. Insurance is optional as a KSE service and remains subject to carrier eligibility and underwriting.

Real Estate Professional

Search strategy, property access, offer preparation, negotiation, and transaction coordination.

Lender

Loan options, qualification, underwriting, funds, and closing requirements.

Title / Closing

Title review, settlement documents, funds, and ownership transfer.

Inspector

Independent evaluation of the property within the selected inspection scope.

Insurance

Coverage options, eligibility, underwriting, and proof of insurance when required.

PLAN 07

A Tennessee Buyer Timeline

Timing varies by preparation, financing, property availability, contract terms, and third-party review.



My target start date

My target move date

The next professional conversation I need

Documents or questions I need to organize

REFLECT 08

Questions to Think About Before We Search

- What monthly housing payment would still leave room for other priorities?
- Which location tradeoffs are acceptable—and which are not?
- What maintenance or renovation level feels realistic?
- How long do you expect the next home to fit?
- Would an association, commute, or property type change your daily routine?
- What would make you comfortable writing an offer?
- Who else needs to participate in the decision?

ACTION 09

Your Next Steps

Use the checklist to turn a general goal into a manageable sequence.

Complete the Tennessee Buyer Readiness Check

Clarify lender or cash-purchase preparation

Choose target Tennessee areas

Define must-haves and deal breakers

Plan the buyer consultation

Organize documents and questions

Set the next follow-up date

WORKSPACE 10

Notes

Use this page for questions, decisions, names, dates, and follow-up items.

NEXT CONVERSATION

A Clearer Path Starts With the Right Next Step

KEY SIGNATURE SERVICES

Tennessee buyers organize the decision, prepare for the process, and coordinate the real-estate journey with licensed human guidance.

Buyer Readiness

Take the two-minute Tennessee Buyer Readiness Check.

Buyer Consultation

Review timeline, priorities, preparation, and search strategy.

Home Search

Share the Tennessee area and home criteria you want to explore.

Keyona Hall, Founder, Key Signature Services
615-818-9438 | Keyona@KeySignatureEnterprise.com
[KeySignatureEnterprise.com](https://www.KeySignatureEnterprise.com)
Tennessee Real Estate License #371989
Real Estate Brokered by Invest Smart Today LLC
Buyer Representation Agreement is separate.