



CONSUMER GUIDE

The Tennessee Home Buyer Quick Guide

A concise starting point before a full buyer consultation

KEY SIGNATURE SERVICES

One Connection. Three Solutions.

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01

Are You Ready?

Readiness is not only a credit score or a savings number. It is a combination of timing, preparation, clarity, and the next professional conversation.

Not all five need to be perfect. The Buyer Readiness Check helps identify what to do next.

- You know why you want to move and roughly when.
- You have a general idea of where in Tennessee you want to buy.
- You are willing to discuss payment comfort and cash needs with a lender.
- You understand that online browsing is not the same as a prepared home search.
- You can name the biggest question holding you back.

02

Before You Start Looking

Timing

Work backward from a lease end, relocation, or desired move date.

Location

Choose Tennessee areas based on daily life, not just listing photos.

Priorities

Separate must-haves, would-likes, and deal breakers.

Preparation

Gather questions for a lender and clarify comfortable payment goals.

Representation

Understand who represents whom before serious property decisions.

03

Money and Lender Basics

A lender determines qualification. Your personal comfort range may be lower than a maximum approval.

- Ask about down payment and loan-program possibilities.
- Plan for closing costs, earnest money, inspection, appraisal where applicable, moving, and reserves.
- Remember taxes, homeowners insurance, association fees, utilities, and maintenance.
- Avoid opening new debt or making major financial changes without asking the lender how they could affect the file.

04

After You Find the House



The steps overlap. Your real-estate professional helps coordinate milestones, but lenders, inspectors, title professionals, insurers, and other providers make decisions within their own roles.

05

Your Next Step

Take the 2-Minute Tennessee Buyer Readiness Check to identify whether the next useful step is a buyer conversation, lender preparation, focused home search, or continued planning.

KeySignatureEnterprise.com/am-i-ready-to-buy-a-house.html

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