THE HOME

BUYER'S GUIDE



Toya Hardesty

Superior Realty & Management





OWNING A HOME IS MORE THAN A FINANCIAL INVESTMENT — IT'S A STEP TOWARD CREATING A SPACE THAT REFLECTS YOUR LIFESTYLE AND PERSONAL GOALS. YOU HAVE THE FREEDOM TO DECORATE, RENOVATE, AND MAKE IT TRULY YOUR OWN.

THIS GUIDE OFFERS A COMPREHENSIVE LOOK AT THE HOME BUYING PROCESS TO HELP YOU NAVIGATE EACH STEP WITH CONFIDENCE.







GET TO KNOW YOUR REAL ESTATE AGENT

Hi, my name is {Toya Hardesty}, and I'm honored to be part of your real estate journey! Buying a home is one of the most important decisions you'll make, and I'm here to help guide you through the process with care, clarity, and confidence.

At Superior Realty & Management, we work with a wide range of clients — from first-time buyers to seasoned investors — across various property types and price points. Every client, property, and transaction is unique, and we take pride in tailoring our approach to meet your individual needs and goals. I'm excited to get to know you and help you find the right property to fit your vision!

Toya Hardesty

toyahardesty@gmail.com | (615) 424-1006

SUPERIOR
REALTY & MANAGEMENT

GET TO KNOW YOUR REAL ESTATE BROKERAGE

Superior Realty & Management is an independently owned, relationship-driven real estate brokerage. What does that mean for you? It means we treat every client with the care, respect, and attention you deserve. We understand that buying a home can feel overwhelming — and we're here to make the process as smooth and stress-free as possible.

When you work with me, you're getting a dedicated professional committed to guiding you every step of the way. I will:

- Personally coordinate showings
- Review offers and handle negotiations
- Ensure your contract is in your best interest
- Schedule inspections and keep communication flowing
- Collaborate with your lender — or refer you to a trusted one
- Work closely with the title company to ensure a seamless closing

My goal is to help you find the right home and secure the best possible outcome. Let's talk about what you're looking for and how we can make it happen.

Let's get started — I'm ready when you are!

toyahardesty@gmail.com | 615.450.1819

Buyer QUESTIONNAIRE

DESIRED LOCATION

Look and feel of preferred area.

PRICING & FINANCING

What is your price range? If you need financing, are you pre-qualified yet?

TIMEFRAME

Do you need to sell a current home? Are you leasing? When does your current lease end? Ideal move-in time?

INTERIOR

Number of Bedrooms? Bathrooms? Total square feet? Other interior requirements?

EXTERIOR

Lot size? Garage? Pool? Pet needs? Other exterior requirements?

THE FIRST STEP: FINANCING

Financing Tips

GET YOUR CREDIT IN CHECK

Take a moment to assess your financial picture.

- Have you reviewed your credit score recently?
- Do you have a plan for your down payment and closing costs?
- Are you aware of your current debt-to-income ratio?

Asking yourself "How much home can I comfortably afford?" is a great place to start. Lenders look at your credit score, income, savings, and debt — so doing a quick financial check-in now can help smooth the path forward.

FIND THE RIGHT LENDER

Just like finding the right home, choosing the right lender matters. A good lender will explain your options, help you understand your budget, and work with you to meet your goals.

Here's how to find one that fits:

- Ask your agent (that's us — we've got great referrals!)
- Talk to trusted friends or family members
- Compare quotes and terms from at least three lenders
- Consider working with a mortgage broker who can help shop around for you

GET ORGANIZED

Most lenders will ask for:

- W-2s from the past 2 years
- Recent pay stubs
- Tax returns from the past 2 years
- Proof of any additional income
- Recent bank statements
- Details on long-term debts (like student or car loans)
- A valid ID and Social Security number

If you're self-employed, you may also need to provide business tax returns, a profit & loss statement, and year-to-date financials.

In today's competitive market, it's essential to have either a pre-approval letter or proof of funds before viewing homes. This not only strengthens your offer but also shows sellers that you're a serious and prepared buyer. Be sure to connect with your lender early in the process so we can hit the ground running!

STEP BY STEP

Buying

01

CONSULTATION
Meet with your Real Estate Agent! Discuss what you are looking for.

02

PRE-QUALIFIED
If you need financing get pre-approved by a lender or bank.

03

HOME SEARCH!
Your agent will narrow down options for your reivew.

04

MAKE AN OFFER!
Negotiate the offer and get it accepted!
Contingent on inspection.

05

HOME INSPECTION
Discuss Results, decide if any repairs are needed and if you want to move forward.

06

APPRAISAL &
TITLE SEARCH
The bank or lender orders the appraisal, title search and final financing is set.



07

CLOSING
Sign papers and pop the bubbly! Congratulations, you are a home owner.



Superior Realty & Management

THE INITIAL PROCESS

1. CONSULTATION

Let's talk about what matters most to you so we can find a home that truly fits your lifestyle and goals.

- How has your home search been going so far?
- Are there any specific areas or neighborhoods you're drawn to?
- If we don't find the exact home you have in mind right away, are there any flexible options you'd consider?
- What are some features you've always dreamed of having in your home?
- Are there any things you'd prefer to avoid or that just wouldn't work for you?



2. PRE-APPROVAL

This is a quick but important step that helps us determine your price range and set realistic expectations for your home search.

While some lenders suggest buying a home that's three to five times your annual income with a 20% down payment, the good news is — that's not the only option! Many buyers qualify for financing with as little as 3% down, and some may even be eligible for 100% financing. Your lender will work with you to find a loan program that fits your financial situation and goals.

Did you know? 88% of all Buyers work with REALTORS®!

HOUSE HUNTING

3. FINDING "THE ONE"

I will tailor listings based on your criteria. I funnel all properties and pick the best to view, and will filter out the homes that will not work.

Most buyers look at approximately 5 to 10 properties and are then ready to make an offer. At that time, if you have not found a home you are looking for - it's HIGHLY recommended that we sit down and review your criteria to make sure that we are still looking for the right house!

Once you find one you love... it's time to determine the market value of that property. I will compare that home to others that have sold and from there we will determine the value for the home!

4. MAKING AN OFFER

Now is the exciting time! When you are ready to write an offer, I will walk you through the contract. It is important to write a fair offer or you can run the risk of the seller not responding or even losing the property to another buyer making an offer.

- Write the Offer
- Negotiate the Offer
- Satisfy Conditions



INSPECTIONS AND MORE

5. HOME INSPECTIONS

The immediate step after your offer is accepted is to schedule a home inspection. You will have a certain number of days to complete this inspection after the offer was accepted.

Your home inspection report will verify that all items considered defective or problems relating to the safety of the home corrected prior to closing.



6. APPRAISAL, TITLE SEARCH & LENDER LETTER

The title is right to own, possess, use and control of a property. When purchasing a home you are buying a sellers title to the home. Before closing, a title search is done to ensure there are no liens, or problems that might prevent a clean title for you to close on the home.

An appraisal, is an estimate of the property value. The approval is not only to justify the lender's investment, but to help keep the buyer from overpaying on a property. Your lender will typically hire an appraiser and charge you the fee at closing.

Final commitment lender's letter approves your home loan! You will receive a letter outlining loan terms to your mortgage agreement. Your final letter will include your annual percentage rate, monthly fees, and repayment info for the loan.



CLOSING TIME

7. THE CLOSING

The closing process finalizes your home purchase.

A FEW THINGS TO BRING

- A valid government issued photo ID
- Cashier's check payable for the total amount due or wire the funds
- Any outstanding documents for the title company or loan officer

CLOSING COSTS

Fees typically total 4% - 9% of the total purchase price and can include:

- Escrow Fees
- Recording fees
- Application and underwriting fees
- Appraisal Fees
- Local Transfer Taxes
- Homeowners Insurance
- Homeowners Association Fees

Buyer Mistakes

AVOID THESE MISTAKES WHEN BUYING YOUR HOME

GETTING TOO EMOTIONAL

Think it's impossible? It's actually not. Once you decide to buy a home, start thinking of yourself as a businessperson and investor rather than just a future homeowner. In fact, forget that you're the "Buyer" altogether. By looking at the transaction from a purely financial perspective, you'll distance yourself from the emotional aspects of buying the property. While it is important to factor in certain emotional aspects, don't let it cloud your judgment. Real estate is an investment. Don't let emotions distract you from that.

HOME SHOPPING BEFORE GETTING PRE-APPROVED

It's more fun to look at homes than it is to talk about your finances with a lender. So that's what a lot of first-time home buyers do: They visit properties before finding out how much they are able to borrow. Then, they are disappointed when they discover they were looking in the wrong price range (either too high or too low) or when they find the right home, but aren't able to make a serious offer. How to avoid this mistake: Talk to a mortgage specialist about getting pre-qualified or even pre-approved for a home loan before you start to seriously shop for a place. The pre-qualification or pre-approval process involves a review of your income and expenses, and it can make your bid more competitive because you'll be able to show sellers that you can back up your offer.

PLANNING AHEAD FOR A SMOOTH TRANSITION INTO HOMEOWNERSHIP

When buying a home, we aim to negotiate for the seller to provide a home warranty to cover repairs during your first year. It's a smart way to protect your investment and minimize out-of-pocket costs for things like appliance repairs or system failures. After the first year, you can renew the warranty with affordable monthly payments, giving you continued peace of mind and added financial protection.

CHOOSING THE WRONG LENDER

Shopping for a mortgage is like shopping for a car or any other expensive item: It pays to compare offers. Mortgage interest rates vary from lender to lender, and so do fees such as closing costs and discount points. But according to the Consumer Financial Protection Bureau, almost half of borrowers don't shop for a loan. How to avoid this mistake: Apply with multiple mortgage lenders. A typical borrower could save $430 in interest just in the first year by comparing three to five lenders. All mortgage applications made within a 45-day window will count as just one credit inquiry.

REAL ESTATE TERMS

Buyers Need to Know

APPRAISAL

A DETERMINATION OF THE VALUE OF SOMETHING, IN THIS CASE, THE HOUSE YOU PLAN TO BUY. A PROFESSIONAL APPRAISER MAKES AN ESTIMATE BY EXAMINING THE PROPERTY, LOOKING AT THE INITIAL PURCHASE PRICE, AND COMPARING IT WITH RECENT SALES OF SIMILAR PROPERTIES.

CLOSING COSTS

ALL SETTLEMENT OR TRANSACTION CHARGES THAT HOME BUYERS NEED TO PAY AT THE CLOSE OF ESCROW WHEN THE PROPERTY IS TRANSFERRED. THESE TYPICALLY INCLUDE LENDER'S FEES AND POINTS OR PREPAID INTEREST, A PRORATED SHARE OF THE PROPERTY TAXES, TRANSFER TAXES, CREDIT CHECK FEES, HOMEOWNERS' AND TITLE INSURANCE PREMIUMS, DEED FILING FEES, REAL ESTATE AGENT COMMISSIONS, INSPECTION AND APPRAISAL FEES, AND ATTORNEYS' FEES.

APPRECIATION

INCREASE IN THE VALUE OR WORTH OF AN ASSET OR PIECE OF PROPERTY THAT'S CAUSED BY EXTERNAL ECONOMIC FACTORS OCCURRING OVER TIME, RATHER THAN BY THE OWNER HAVING MADE IMPROVEMENTS OR ADDITIONS.

MLS

A COMPUTER-BASED SERVICE, COMMONLY REFERRED TO AS MLS, THAT PROVIDES REAL ESTATE PROFESSIONALS WITH DETAILED LISTINGS OF MOST HOMES CURRENTLY ON THE MARKET. THE PUBLIC CAN NOW ACCESS MUCH OF THIS KIND OF INFORMATION THROUGH VARIOUS WEBSITES

ZONING

THE LOCAL LAWS DIVIDING CITIES OR COUNTIES INTO DIFFERENT ZONES ACCORDING TO ALLOWED USES, FROM SINGLE-FAMILY RESIDENTIAL TO COMMERCIAL TO INDUSTRIAL. MIXED-USE ZONES ARE ALSO USED. ZONING ORDINANCES CONTROL SIZE, LOCATION, AND USE OF BUILDINGS WITHIN THESE DIFFERENT AREAS AND HAVE AN EFFECT ON TRAFFIC, HEALTH, AND LIVABILITY.

CONTINGENCY

A PROVISION IN A CONTRACT STATING THAT SOME OR ALL OF THE TERMS OF THE CONTRACT WILL BE ALTERED OR VOIDED BY THE OCCURRENCE OF A SPECIFIC EVENT, USUALLY BY SPECIFIC DATES LEADING UP TO THE CLOSING.

ESCROW

THE HOLDING OF FUNDS OR DOCUMENTS BY A NEUTRAL THIRD PARTY PRIOR TO CLOSING YOUR HOME SALE. THIS IS TYPICALLY DONE BY A TITLE COMPANY.

HOME INSPECTION

AN EXAMINATION OF THE CONDITION OF A REAL ESTATE PROPERTY. A HOME INSPECTOR ASSESSES THE CONDITION OF A PROPERTY, INCLUDING ITS HEATING / COOLING SYSTEMS, PLUMBING, ELECTRICAL WORK, WATER AND SEWAGE, AS WELL AS SOME FIRE AND SAFETY ISSUES.

TITLE

OWNERSHIP OF REAL ESTATE OR PERSONAL PROPERTY. WITH REAL ESTATE, TITLE IS EVIDENCED BY A DEED (OR OTHER DOCUMENT) RECORDED IN THE COUNTY LAND RECORDS OFFICE.

Lender RECOMMENDATIONS

THE FIRST STEP TO HOMEOWNERSHIP IS GETTING PRE-APPROVED FOR A LOAN TO DETERMINE THE AMOUNT YOU QUALIFY FOR. BELOW ARE A FEW REPUTABLE LENDERS I HIGHLY RECOMMEND.

Southwest Funding
Sherdrick Doss, Sr. Loan Officer
(615) 282 - 6791
sdoss@southwestfunding.com

CMG Financial
Carrie Young, Loan Originator
(615) 739 - 4027
carriey@cmghomeloans.com

Primary Residential Mortgage
William Buckles
(615) 483 - 4606
wbuckles@primeres.com

Mortgage Investors Group
Chris Reynolds, Loan Officer
(615) 916 - 5368
Chris.Reynolds@migonline.com

Disclaimer: The mortgage lenders we recommend are provided solely as a courtesy to assist you in your home buying process. Superior Realty & Management has no affiliation with any lender and does not receive compensation for referrals. You are encouraged to research and select the lender that best fits your needs.

Mover RECOMMENDATIONS

IT IS IMPORTANT TO HIRE A TRUSTED COMPANY RESPONSIBLE FOR HELPING YOU PACK AND GET FROM POINT A TO POINT B. BELOW ARE A FEW REPUTABLE MOVING COMPANIES I HIGHLY RECOMMEND.

A-Team Hauling Services, LLC
Andre Lewis
(615) 498-5653
www.a-teamhauling.com

Guthrie's Moving and Delivery
(615) 294-6575
guthriesmovinganddelivery@gmail.com

King and Queen Movers
(615) 400-6481
info@kingandqueenmovers.com
https://kingandqueenmovers.com/

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