

# Your Guide to Homeownership

*Turning Dreams Into Reality*



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**MY PROMISE**

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# Nobody buys a home alone.



When you work with me to buy your property, you also get the expertise of an entire team committed to providing you with the most favorable outcome possible.

## **Stephanie D. Morales, J.D.**

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## MY PROMISE

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# Commitment to Clients

- To serve you as a client, friend, and neighbor.
- To always do the right thing, even if it's not the easiest.
- To take care of your needs at the highest level through unparalleled professionalism and attention to detail.
- To honor every big and small request.
- To serve as a trusted local expert and adviser by your side.
- To consistently and clearly communicate with you in the manner and frequency that you prefer.
- To treat you and your family with straightforwardness, integrity, and respect at all times.
- To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction from offer to closing and beyond.
- To hold myself accountable to selling your home for top dollar.

# How Buying a Home Works

## 1. Partner with an agent

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

## 2. Get pre-approved for a loan

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

## 3. Find your new home

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

## 4. Make your offer and negotiate the terms

- Review contract terms and time limit for offer
- Negotiate purchase price
- Shop home insurance options
- Prepare for down payment and earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

## THE BUYING PROCESS

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### 5. Under Contract

- Secure a home loan \*more details to follow
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize any contingencies
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

### 6. Before you close

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through

- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

### 7. Closing Day: What To Bring

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment
- Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

### 8. Closing Day

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys — congrats, it's all yours!

**I will stay in touch with you and provide recommendations throughout the home-buying process.**

# Financing and Pre-Approval

## Have on-hand

- A month's worth of your most recent pay stubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years, compiled into one list
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

## Home loans at a glance



## Congrats! You're approved for a loan! Follow these tips to protect your loan.

- Notify your lender of any address change, whether it's your home address or another listed on your application
- Notify your lender of any salary or wage changes
- Be prepared to provide proof of significant bank deposits
- Acquire homeowner's insurance immediately after going under contract
- Keep all forms of debt paid and in check
- Make large purchases using existing credit without first talking to your lender
- Apply for or acquire any additional lines of credit
- Pay off, transfer, or close credit balances unless your lender instructs you to do so
- Change jobs without first talking to your lender
- Co-sign for another person seeking to obtain a line of credit or to make a purchase
- Pay off collections before conferring with your lender

# Choosing the Right Home Lender

## Suggested Lender Options

- **Banks:** Often provide strong customer service and various loan types.
- **Credit Unions:** Usually have competitive rates and personalized service.
- **Mortgage Brokers:** Work with multiple lenders to find the best loan for you.

### 1. Compare Loan Options and Rates

Check rates for different loan types (conventional, FHA, VA).

*Tip: Get quotes from at least 3 lenders to compare.*

### 2. Review Fees and Closing Costs

Lenders vary in fees; review total costs, not just interest rates.

*Tip: Ask about all fees to avoid surprises at closing.*

### 3. Evaluate Customer Service

A responsive lender can simplify the process.

*Tip: Look at reviews and ask questions about response times.*

### 4. Know the Difference: Pre-Approval vs. Pre-Qualification

Pre-approval is a deeper check and shows sellers you're ready.

*Tip: Get pre-approved if you're actively searching.*

### 5. Check for Rate Lock Options

Locking a rate protects you from changes during closing.

*Tip: Confirm how long the rate lock lasts and any fees.*

### 6. Look at the Lender's Reputation

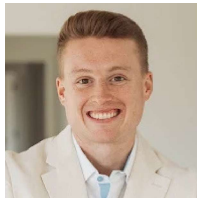
A lender's track record matters — research online reviews.

*Tip: Ask friends or family for recommendations.*

# Recommended Lenders and Insurance

Please feel free to reach out and talk to any of the lenders that I know and trust.

## Lenders



**Kyle Koonce**

kyle.koonce@primisbank.com

(615) 957-8285

[www.premisbank.com](http://www.premisbank.com)



**Vicente A. Bejarano**

vejarano@coast2coastml.com

(704) 773-1399

[www.coast2coastmortgage.com](http://www.coast2coastmortgage.com)

## Insurance



**Old Republic Insurance**

(615) 244-2101

[www.oldrepublictitle.com/tennessee](http://www.oldrepublictitle.com/tennessee)

## FINDING YOUR HOME

# Your Home Wishlist Exterior



### **Agent Tip**

#### **Look beyond the aesthetics.**

*Pay attention to the home's exterior structure, roof condition, and landscaping maintenance — these can indicate how well the property has been cared for and help you avoid future repair costs.*

- What type of home are you looking for (e.g., single-family, condo, town house, etc.)?
- Approximately what square footage would adequately cover your living space?
- How many stories do you prefer?
- What lot size are you looking for?
- What architectural styles are you drawn to?
- What type of exterior siding appeals to you?
- Do you want a porch, deck, or both?
- What are you looking for in terms of a garage [e.g., attached, carport, etc.]?
- What type of driveway or vehicle entrance/exit will you require?
- Do you want a swimming pool or a hot tub?
- Are you looking for any structures such as a greenhouse or shed?
- Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]
- What other exterior features are important to you?

## FINDING YOUR HOME

# Your Home Wishlist Interior



### Agent Tip

*Focus on the home's layout and flow. Consider how the space feels and whether it suits your lifestyle - natural light, storage, and room functionality often matter more than decor, and they're harder to change down the line.*

### Interior Style & Layout Preferences

- What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?
- What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?
- In general, what are your preferences for the interior?

### Bathrooms

- How many bathrooms do you need?
- What are your needs for each of the bathrooms?
- Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

### Bedrooms

- How many bedrooms do you need?
- How will each of those rooms be used?
- What are your preferences for the owner's suite?

### Kitchen

- What are your general preferences for the kitchen?
- What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?
- What finishes do you like e.g., countertops, flooring, cupboards, sink, appliances, etc.)?
- Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

# Your Home Wishlist Interior



## Living Room/Family Room

- What are your general preferences for your living and family room(s)?
- What size room(s) do you have in mind?
- Do you prefer your living and family room(s) to be separate and intended for different purposes?
- Do you want a fireplace? What other living areas are you looking for? (e.g., playroom for children, studio, mud room)
- What else do you see for living areas?

## Dining Room

- Would you like the dining room to be part of the kitchen configuration?
- What about the living room – how should it be situated with regard to the dining room?
- What size dining room table do you have? Is there other dining room furniture I should take into account?

## FINDING YOUR HOME

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# Your Neighborhood Preference



### **Agent Tip**

*Pick a neighborhood that fits your lifestyle – consider nearby amenities, commute, and community feel for a happier day-to-day.*

- What neighborhoods or areas would you enjoy living in?
- Are there any specific streets or characteristics in these neighborhoods you're drawn to? If applicable, what school districts do you prefer?
- Where do you work?
- Where are your favorite places to shop? What other conveniences would you like nearby?
- What do you like to do for fun?
- Are there any recreational facilities that you enjoy?
- Any other considerations I should be aware of as we find your ideal neighborhood?

## MAKING AN OFFER

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# The right offer for the right property

We've found a home that fits most, if not all, of your boxes. Now we have to land it! Here are the things we'll keep in mind to make the most compelling offer possible:

- 1 Know the absolute most you're willing to pay.
- 2 Make an earnest deposit to solidify your interest.
- 3 See what contingencies we can waive.
- 4 Include an escalation clause to avoid getting outbid.
- 5 Be delicate when requesting extras.
- 6 Accommodate the seller's needs.
- 7 Treat the seller (and their agent) how you'd like to be treated.



# A Quick Guide



## **Agent Tip**

*Make your offer stand out by staying flexible with terms, like the closing date. Small adjustments can make a big difference to sellers.*

## **1. Set a Competitive Offer Price**

As your agent, I will provide insights on recent comparable sales and market conditions.

*Tip: Balance competitiveness with your budget.*

## **2. Finalize Your Offer Terms**

Determine contingencies like inspection, appraisal, and financing.

*Tip: Fewer contingencies might make your offer more attractive, but don't skip essential protections.*

## **3. Include Earnest Money**

This deposit shows your commitment and will be applied toward the down payment or closing costs.

*Tip: The higher the earnest money, the stronger your offer may appear.*

## **3. Work with Your Agent to Draft the Offer**

As your agent, I will ensure your offer is legally compliant and aligned with your goals.

*Tip: I will help refine offer details, including deadlines and addendums.*

## **5. Submit Your Offer to the Seller**

As your agent, I will send the offer, any requests and supporting documents.

*Tip: Be prepared for a counteroffer or negotiation.*

## **6. Review the Seller's Response**

The seller can accept, reject, or counter your offer.

*Tip: If there's a counter, decide quickly on adjustments to terms, price, or contingencies.*

## **7. Sign the Purchase Agreement**

When accepted: We will carefully review the contract and ensure all negotiated terms or contingencies are present in the agreement.

*Tip: Ensure the agreement is clearly written before signing.*

## INSPECTION AND APPRAISAL

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# Alleviate concerns with an inspection

Once we are under contract, we will send over professionals to inspect and appraise your property. A comprehensive home inspection includes the following:

- General Home Inspection
- Radon Testing (basement home only)
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection

The typical inspection period is between 10-15 days after the contract period begins.

## FINAL WALKTHROUGH

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# One last look

Before the deal is done, it's important to take one last walkthrough of the property. This is your last chance to bring up any potential concerns. Below are some common details to keep an eye out for during a final walkthrough.

- Removal of all debris and seller's belongings
- Verify that the property is in the same condition as it was when the offer was made - walls, floors, ceilings, etc.
- Identify any issues that may have been obstructed by furnishings or belongings
- Confirm presence of fixtures and working appliances
- Test major systems - electrical, plumbing, HVAC, water heater, irrigation, etc.
- Completion of agreed-upon repairs or bills of repairs from seller
- Inspect yard features sold with the home - detached/accessory structures, gardens, etc.
- Copies of paid bills and seller's warranties
- Access to security systems, garage openers and remote controls

Whatever you discover, I'm here to deliver the message as respectfully as possible so your needs get met without causing the seller to get nervous.



# Dot all the i's, cross all the t's, grab your new keys!

**The finish line is in sight! In several steps, we'll burst through the threshold of your new property!**

Obtain a Homeowner's Insurance Policy that will begin on closing day. I have a list of recommendations if you don't have a preferred provider.

If possible, do NOT make any major purchases, open new lines of credit, or change jobs until we are clear to close. Such activity could lengthen or nullify the closing process.

Listen for the mortgage underwriter to tell us we're CLEAR TO CLOSE, which gives us the green light to confirm your closing date with the title company.

At this point, there will only be one thing left to do – CELEBRATE! I won't spoil the surprise, but a new home isn't the only thing you'll be getting at the end of this process.

## AFTER YOUR PURCHASE

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# Our commitment to you continues

At Keller Williams Nashville Music City and Dreams Into Reality, we're not interested in one-time transactions. We're in it for lifelong relationships. Here's how we show up for you after the sale and beyond.



### Moving Services

Our trusted movers will ensure your belongings get to your next property with the greatest of ease, speed, and delicacy.



### Property Upkeep

From house painters to exterminators, you can always reach back out to us for home maintenance recommendations.



### Client Appreciation Events

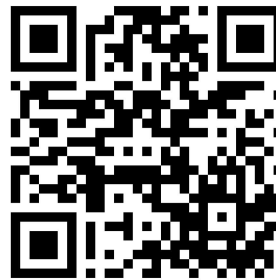
Our gratitude for our clients is endless, and so are the client appreciation events we sprinkle throughout the year. We take party planning as seriously as our listings.



### VIP Program

Send us a referral, and once they complete the selling or buying process, you'll be rewarded with gifts ranging from goody boxes to access to exclusive events!

# My App Makes Home Searching Easy



## Search

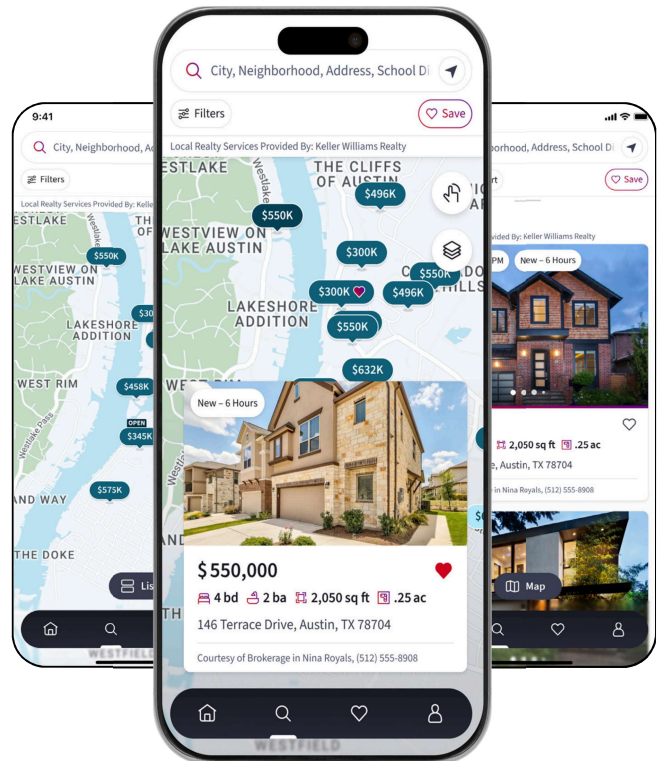
Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

## Neighborhoods

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

## Collections

Your search results will be filled with homes you want to save ... and some you'd rather forget. My app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.



**CONTACT**

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# Get in Touch Anytime



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