



REAL ESTATE  
BUYER'S GUIDE



# *Our* COMPANY

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We create spaces that sell, inspire, and elevate everyday living. As your one-stop solution for real estate, design, staging, and construction, we simplify the entire process—whether you're buying, selling, building, or renovating. By combining expert real estate services with thoughtful design and skilled project execution, we help clients maximize value, reduce stress, and achieve results that stand out.

Our team specializes in preparing homes for market with beautiful, functional updates that drive buyer interest and boost returns. From high-end kitchens to custom bathrooms, cozy patios to inviting living spaces—every detail is crafted with intention. But we don't just create beautiful spaces; we create spaces that work for real life. With a personalized, holistic approach, we bring your vision to life and ensure every home reflects the people who live in it.



# *Our* FOUNDER

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## *Jennifer Blake*

Jenn's passion for real estate began early—she successfully flipped her first home before the age of 20. While studying at the University of South Florida, she earned her real estate license in 2004, launching a career that blends deep market knowledge with a designer's eye. With experience in buying, selling, and renovating homes, Jenn envisioned a more seamless approach to the process. That vision led to the creation of HOMEco.—a full-service real estate and design firm offering everything under one roof, from property searches to renovations and staging. Jenn holds active licenses in both Tennessee and Florida and owns several beautifully renovated properties of her own. Her approach to real estate is rooted in family, function, and thoughtful design—helping clients find or create spaces that are not only beautiful, but built to last.



# *Our* TEAM

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Choosing us as your real estate team means partnering with professionals who prioritize honesty, transparency, and your best interests every step of the way. We're committed to delivering personalized service, clear communication, and prompt responsiveness throughout the entire buying process.

With a strong foundation of professionalism, market expertise, and meticulous attention to detail, we work diligently to guide you toward the perfect property—ensuring a seamless and rewarding experience from start to finish.



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*Our*  
MISSION & VALUES

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We are driven by a passion for helping people find, create, and love where they live. Whether buying, selling, renovating, or staging—we believe every home should be a true reflection of the people inside it. Our mission is to deliver beautifully curated, functional spaces that enhance both lifestyle and long-term value.

With expertise in real estate, design, and construction, we take a holistic, client-focused approach. We collaborate closely with each client to ensure every step—from market prep to move-in—is seamless, strategic, and personalized. As a boutique real estate and design firm, we pride ourselves on integrity, attention to detail, and a deep commitment to quality. We don't just close deals—we create homes that feel right, function well, and stand apart.



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*Elevated*  
EXECUTION

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With a deep respect for architectural integrity and thoughtful design, we approach each home with the goal of enhancing its unique character while maximizing its value. Whether preparing a property for market or guiding a renovation, we blend timeless elements with modern appeal to create spaces that feel both authentic and market-ready.

We believe exceptional real estate service starts with strong communication. From our first meeting to the final walkthrough, we keep you informed, involved, and confident in every decision. With over 30 years of combined experience and a trusted network of architects, contractors, designers, and brokers, we ensure every phase of your project is executed with precision, purpose, and care.



*Home*

# BUYING PROCESS

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- 1 MEET WITH YOUR AGENT
- 2 GET PRE-APPROVED
- 3 FIND YOUR HOME
- 4 OFFER & ACCEPTANCE
- 5 ORDER INSPECTIONS & APPRAISALS
- 6 PREPARE FOR CLOSING
- 7 GET YOUR KEYS

# *Obtaining* PRE-APPROVAL

Getting pre-approved is a smart first step—it shows sellers you're a serious, qualified buyer and gives you a strong edge in a competitive market. Before starting your home search, make sure your finances are in order and your pre-approval letter is ready.

We recommend beginning the process 1-2 months in advance to allow time to gather documents and explore the best loan options. With pre-approval in place, you'll shop with clarity, confidence, and credibility.

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# *Pre-Approval* CHECKLIST

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- 1 PROOF OF INCOME**  
Provide documentation of your income, such as W-2 forms, tax returns, and pay stubs for the past two years.
- 2 EMPLOYMENT VERIFICATION**  
Provide evidence of stable employment for at least two years, such as a letter from your employer or a verification of employment form
- 3 CREDIT HISTORY**  
Your lender will check your credit report to evaluate your creditworthiness, so make sure you have a good credit score and a clean credit history.
- 4 ASSETS:**  
You'll need to provide documentation of all your assets, such as bank statements, investment accounts, and retirement accounts.
- 5 DEBT OBLIGATIONS:**  
Provide documentation of all your current debt obligations, such as credit cards, car loans, and student loans.
- 6 DOWN PAYMENT:**  
Determine the amount of your down payment and provide documentation of the source of funds for the down payment, such as bank statements or gift letters.
- 7 PRE-APPROVAL APPLICATION:**  
Complete a pre-approval application with your lender, providing all the necessary information and documentation.



# *Preserve* YOUR APPROVAL

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- 1 DON'T CHANGE BANK ACCOUNTS.
- 2 DON'T APPLY FOR NEW CREDIT OR CLOSE ANY CREDIT ACCOUNTS.
- 3 DON'T CO-SIGN OTHER LOANS FOR ANYONE.
- 4 DON'T MAKE ANY LARGE PURCHASES
- 5 DON'T DEPOSIT CASH INTO YOUR BANK ACCOUNTS BEFORE SPEAKING WITH YOUR BANK OR LENDER.

Consistency is key after applying for a mortgage. Always consult your lender before making any changes to your income, assets, or credit to avoid risking your approval.

The smartest move is full transparency—discuss any financial plans with your lender before taking action.



# *From Intention to* AGREEMENT

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## MAKING THE OFFER

Once you've found the right home, we'll meet to craft and review your offer together. Once submitted, the seller has three possible responses:

- 1 Accept the Offer as Written**  
The seller agrees to all terms and the offer is accepted.
- 2 Reject the Offer**  
If the offer doesn't meet the seller's expectations and they don't wish to negotiate, they may decline it outright.
- 3 Submit a Counteroffer**  
If the seller agrees with most terms but would like to adjust certain elements (such as price, contingencies, or timelines), they may propose a counteroffer.

From here, negotiations may continue back and forth until both parties reach an agreement — or decide to part ways. Once both parties agree and sign, the offer becomes a **binding contract**, and you're officially **under contract**.

## FINAL STEPS BEFORE CLOSING

### **Schedule Inspections**

Professional inspections ensure the home is structurally sound and free of pests. Addressing any issues early helps protect your investment and smooth the path to closing.

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### **Appraisal**

An appraisal confirms the property's market value—essential for financing and peace of mind. Your lender typically requires this step to proceed.

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### **Finalize Your Loan**

Submit all required documentation to your lender. Once approved, you'll sign the loan documents and provide your down payment to complete the financing process.

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### **Last-Minute Negotiations**

Should the inspection or appraisal reveal concerns, final negotiations may occur. With clear communication and flexibility, both parties can reach a fair resolution.

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# *Contract to* CLOSING DAY

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## PACKING AND MOVING

Be sure to plan for a day or two in advance to perform an in-person final walkthrough to examine the conditions of the property with us.

**1 Clear to Close**  
Those words are your lender's confirmation that all documents have been completed and you are ready to close.

**2 Title Company**  
The title company has prepared an ALTA statement and you are given 3 days to review, ask questions, clear up any confusion, and set your closing date and time.

**3 Final Inspection**  
Your contract provides you a final walkthrough to ensure the sellers have moved out, left the proper items and conditions and fully performed to their contract.  
Leave enough time to check power, water, and all mechanisms.

## CLOSING DAY

### **Utilities**

Make sure you have set up all internet, electric, gas, lawn care, water, pest security alarms, and other services you will need to enjoy a smooth move into your new home.

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### **USPS Change of Address**

You can arrange your change of address online. Be sure to forward any subscriptions and packages as well.

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### **Moving Services**

If you need moving and furniture services, we have vendors and offer design services for our real estate clients.

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### **Keys and Remotes**

Make sure you receive all keys, remotes, and items needed for all items in the home on the day of closing,

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*Home Suite Home :*

## WHAT YOU'LL NEED

Before closing on a home, it's important to be financially prepared. You'll need proof of funds for your down payment, typically due at closing but crucial early in the process to show financial strength. An earnest money deposit is submitted with your offer, held in escrow to demonstrate serious intent and later applied toward your costs. Insurance—including mortgage (if required), title, and homeowners—is essential for securing your loan and protecting your investment. Lastly, be ready for closing costs, which may include attorney fees, appraisals, and other required services to finalize the transaction smoothly.

Prior to closing, we will review the ALTA settlement statement that balances the transaction and pro-rates your taxes, insurance, and costs to the date of deed. This review will provide you the total cost to close, and you will need to be prepared to arrange the wire for these funds, usually the next day.

Have your moving plans made, change your utilities with the proper companies, and be sure to forward or change all of your mail to your new address on the day of closing. You can easily do this at [www.usps.gov](http://www.usps.gov).

At the closing table, you will need to bring proof of your wire, your bank account information (for wire) in case of any overages, and your photo identification. If planning to sign remotely, you will likely need a Power of Attorney arranged, so please notify the week prior to close if you will not be present.

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*Say Howdy*  
CONTACT

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