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# FN Home Group Seller Options Guide

*Choosing the Right Path for Your Next Move*


**Faith Nance, REALTOR®**

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WELCOME

# There's More Than One Way Home

If you've only ever thought about selling a home one way — list it, show it, wait for an offer — you're in good company. For a long time, that really was the only option on the table. Today, homeowners have more paths available than ever, and the right one has less to do with the market and everything to do with *you*: your timeline, your goals, and the condition you'd like your home to be in before it changes hands.

Every homeowner who sits down with me is solving a slightly different problem. Some want to walk away with the highest possible number, even if it takes a little longer. Others need a fast, certain close and would rather skip the showings altogether. Many are trying to buy their next home before this one sells. A few are managing a property they've inherited, or deciding what to do with a rental that no longer fits the plan.

This guide introduces the paths most commonly available to Tennessee homeowners today — explained plainly, honestly, and without steering you toward any single option. My goal is simply for you to close these pages understanding your choices well enough to make the one that fits.

*Faith Nance, FN Home Group*

### WHAT BRINGS HOMEOWNERS HERE

- Maximum Profit
- A Faster Sale
- Minimal Repairs
- Buying Before Selling
- Avoiding Upfront Costs
- Downsizing
- Relocating
- An Inherited Property
- An Investment Property

*"Every path in this guide was designed for a different goal. The right one isn't the most popular option — it's simply the one built around what matters most to you."*

A STARTING POINT

# Which Path Fits You?

A few honest questions to help point you in the right direction

1. *Is capturing the highest possible sale price your top priority?* → **Traditional MLS Listing** — Full market exposure · Page 4

2. *Do you need to sell quickly, without making repairs or hosting showings?* → **Investor / As-Is Sale** — Speed & certainty · Page 5

3. *Have you already found your next home and want to avoid a contingent offer?* → **Homeward** — Buy before you sell · Page 6

4. *Would you like to unlock your equity now, but stay in your home a little longer?* → **ZoomCasa** — List and stay · Page 7

5. *Are you planning renovations before listing, but would rather not pay for them upfront?* → **RedQ** — Renovate now, settle later · Page 8

6. *Do you need funds to prepare your home for market before it's listed?* → **Epique Edge** — Prep-for-market funding · Page 9

This is a general starting point, not a formal recommendation. Many homeowners find that more than one path fits their situation — that's exactly what our conversation together is for.

*Path One*

# The Traditional Listing

Full market exposure, professionally guided from list to close

### BEST FOR

Sellers whose top priority is capturing the strongest possible price, and who have some flexibility to prepare the home and allow time for the right buyer.

### POTENTIAL BENEFITS

- Broadest possible buyer pool
- Competitive, market-driven offers
- Full professional marketing investment
- Guided support start to finish

### THINGS TO CONSIDER

- Requires more preparation and patience
- Home should be show-ready for buyers
- Timeline depends on market conditions

## WHAT THE PROCESS TYPICALLY INVOLVES

- **Pricing Strategy & Market Analysis**
  Data-driven pricing based on current local activity
- **Professional Photography**
  Visual marketing that presents your home at its best
- **Staging Guidance**
  Simple recommendations to help buyers picture themselves at home
- **Showings & Open Houses**
  Coordinated visits that respect your schedule
- **Multi-Channel Marketing**
  MLS syndication, online exposure, and targeted promotion
- **Offer Negotiation**
  Reviewing and negotiating terms on your behalf
- **Inspection & Appraisal**
  Guidance through each contingency period
- **Closing Coordination**
  Managing details through the final signature

### *Faith's Tip*

Homes priced accurately from day one typically attract stronger offers, faster. Before we list, I'll walk you through a pricing strategy built on real, current local data — not guesswork.

*Path Two*

# The As-Is Sale

A private, straightforward option for homes that need to sell without the wait

### WHO IT MAY BENEFIT

Sellers who need a quick, certain close; homes needing significant repair; inherited or distressed properties; and anyone prioritizing convenience over top-dollar.

### POTENTIAL ADVANTAGES

- Speed and convenience
- No repairs, staging, or showings
- More certainty around your closing date
- A simple, streamlined process

### THINGS TO CONSIDER

- Offers are typically below top retail value in exchange for speed
- A smaller, private buyer pool
- Terms vary by buyer and are never guaranteed

## HOW IT GENERALLY WORKS

01

**Property Review**

Basic details and photos are shared with qualified buyers — no showings needed.

02

**A Private Offer**

Interested buyers submit as-is purchase terms for your review.

03

**Your Decision**

You review the terms with no obligation to accept.

04

**A Faster Closing**

Close on a timeline that works for you.

***Did You Know?***

As-is sales can sometimes close in as little as one to two weeks, compared to the weeks or months a traditionally marketed home may take to sell and close. Actual timelines vary by buyer and situation.

*Path Three · Homeward*

# Buy First, Sell After

A bridge option for homeowners who would rather not move twice

### HOW IT GENERALLY WORKS

Programs like Homeward are designed to help qualifying homeowners make a non-contingent, cash-backed offer on their next home before their current home sells — then coordinate the move so you're not carrying two homes at once.

### POTENTIAL BENEFITS

- Write stronger, non-contingent offers
- Move once instead of twice
- More negotiating leverage as a buyer
- Less pressure to rush your current home to market

### THINGS TO CONSIDER

- Involves underwriting, fees, and eligibility set by the provider
- Terms and availability vary and change over time
- Qualification is never guaranteed

### HOMEOWNERS MAY CONSIDER THIS WHEN THEY…

- ✓ Have already found their next home before listing the current one
- ✓ Want to avoid a contingent offer in a competitive market
- ✓ Would rather move once instead of twice
- ✓ Want more certainty while coordinating two transactions

**About third-party programs:** Homeward is an independent company and is not affiliated with FN Home Group or Epique Realty. We do not control, and cannot guarantee, the underwriting, pricing, terms, or approval decisions of this or any third-party program. Programs are subject to change — please verify current details directly with the provider.

*Path Four · ZoomCasa*

# Sell at Your Own Pace

Unlock your equity now, and move forward on your own timeline

### HOW IT GENERALLY WORKS

Programs like ZoomCasa are designed to purchase a home upfront while allowing the seller to remain in place under a lease, as light improvements and marketing are completed to help the home sell for a strong price.

### POTENTIAL BENEFITS

- Access your equity sooner
- Remain in your home during prep and marketing
- Typically no out-of-pocket prep costs
- Potential to capture more of the resale upside

### THINGS TO CONSIDER

- Independent program with its own qualification requirements
- May involve a lease-back period with its own conditions
- Not available in every situation or market

### HOMEOWNERS MAY CONSIDER THIS WHEN THEY…

- ✓ Want to unlock equity before the home is fully sold
- ✓ Would like help preparing the home without paying upfront
- ✓ Value flexibility around a move-out date
- ✓ Prefer a longer, more comfortable runway to transition

**About third-party programs:** ZoomCasa is an independent company and is not affiliated with FN Home Group or Epique Realty. We do not control, and cannot guarantee, the underwriting, pricing, terms, or approval decisions of this or any third-party program. Programs are subject to change — please verify current details directly with the provider.

*Path Five · RedQ*

# Prepare It Beautifully, Pay at Closing

Complete value-adding updates now, without spending upfront

### HOW IT GENERALLY WORKS

Programs like RedQ are designed to advance the cost of eligible renovations — from light cosmetic refreshes to larger remodeling projects — with costs typically settled from proceeds at closing rather than paid upfront.

### POSSIBLE ELIGIBLE IMPROVEMENTS

- Interior painting
- Flooring updates
- Kitchen and bath refreshes
- Curb appeal projects
- Larger renovations, depending on the property

### THINGS TO CONSIDER

- Approval, scope, and repayment terms are set by the provider
- Increased value or a faster sale is never guaranteed
- Availability depends on your property and location

## POTENTIAL BENEFITS

- ✓ Complete value-adding updates without upfront cash
- ✓ Potential to widen buyer interest at listing
- ✓ Renovation cost typically settled directly from proceeds
- ✓ A high-tech preview process, depending on the provider

**About third-party programs:** RedQ is an independent company and is not affiliated with FN Home Group or Epique Realty. We do not control, and cannot guarantee, the underwriting, pricing, terms, or approval decisions of this or any third-party program. Programs are subject to change — please verify current details directly with the provider.

*Path Six · Epique Edge*

# Get Market-Ready, Without the Upfront Cost

A prep-focused financing option available through Epique Realty

For qualifying homeowners, Epique Edge is designed to provide access to funds that can help cover the cost of preparing a home for market — before it ever goes up for sale.

## FUNDS MAY BE USED TOWARD

- PAINTING
- FLOORING
- DEEP CLEANING
- LANDSCAPING
- STAGING
- MINOR REPAIRS
- TEMPORARY HOUSING*
- STORAGE & MOVING*

*Where applicable and permitted under the provider's program terms.

## GOOD TO KNOW

- Program eligibility is determined by the third-party financing provider — not by FN Home Group or Epique Realty.
- Checking eligibility typically begins with a soft credit inquiry that does not affect your credit score.
- Final approval, terms, and available amount are set by the provider and are never guaranteed.
- Program terms, requirements, and availability may change at any time.
- Repayment is handled according to the provider's terms, typically from proceeds at closing.

**Important:** Faith Nance, FN Home Group, and Epique Realty are not lenders and do not provide financing. Epique Edge is offered through an independent third-party provider. Approval, program terms, increased home value, and a faster sale are never guaranteed.

SIDE BY SIDE

# Comparing Your Options

A general reference — no path is presented as better than another

| OPTION | SPEED | PREPARATION | MARKET EXPOSURE | UPFRONT COSTS | OFTEN BEST FOR |
|---|---|---|---|---|---|
| **Traditional Listing** | Market-dependent | Full prep & staging | Full MLS & public exposure | Marketing costs, seller-paid | Maximizing sale price |
| **Investor / As-Is** | Often days to weeks | Minimal to none | Private, limited exposure | Typically none | Speed & convenience |
| **Homeward** | Fast for next purchase | Minimal on current home | Not applicable (buy-first model) | Provider fees may apply | Buying before selling |
| **ZoomCasa** | Seller sets the pace | Light, program-managed | Marketed after preparation | Typically none upfront | Equity now, sale later |
| **RedQ** | Adds renovation time | Renovation-focused | Full exposure after updates | None upfront; settled at closing | Maximizing value through updates |
| **Epique Edge** | Adds prep time before listing | Funds cover prep work | Full exposure after prep | None upfront; subject to approval | Prepping without upfront cash |

This chart is intended for general educational comparison only. No option is presented as superior to another — the right choice depends entirely on your goals, timeline, and property. Figures and terms for third-party programs are general and subject to change; confirm current details with each provider.

COMMON QUESTIONS

# Frequently Asked Questions

Honest answers to the questions homeowners ask most

### *Which option will make me the most money?*

It depends on your home, timeline, and market conditions. A traditionally marketed listing often has the highest ceiling on price, but speed- or prep-focused paths can make sense depending on your priorities. We can review your specific numbers together.

### *Can I sell my home as-is?*

Yes. The As-Is Sale path is designed for exactly this. Traditional listings can sometimes accommodate an as-is sale too, though buyer expectations and offers may differ.

### *Do I need to make repairs before selling?*

Not necessarily. Some paths call for little to no preparation, while others rely on it to help maximize price. Programs like RedQ and Epique Edge exist specifically to help with prep without upfront cost.

### *Can I buy my next home before I sell this one?*

In many cases, yes. Programs like Homeward are built for this exact situation, helping qualifying homeowners make a non-contingent offer before their current home sells.

### *How long does selling usually take?*

Timelines vary widely by path, property, and market conditions — from as little as one to two weeks for some as-is sales to several weeks or more for a traditionally marketed listing.

### *Do I have to decide right now?*

Not at all. This guide is meant to help you explore your options at your own pace. There's no pressure or obligation to choose a path before you're ready.

### *Can I change paths after I've started?*

Often, yes, depending on where you are in the process. Many homeowners start exploring one path and shift to another as their circumstances or goals become clearer. We'll navigate that together.

### *How do I know which option is right for me?*

The decision guide on page 3 is a good starting point, but the clearest answer usually comes from a conversation about your specific goals, timeline, and property. That's exactly what I'm here for.

CHAPTER TWELVE

# Let's Talk About Your Goals

*Every homeowner's situation is different — and the best next step is simply a conversation. I'd love to hear about yours.*


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