Transaction Roadmap

A milestone-by-milestone map from first conversation to move-in day

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Faith Nance, REALTOR® — FN Home Group

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Reading Time	Edition	Prepared By
~7 minutes	July 2026	Faith Nance, REALTOR®

1 Initial Consultation

Every transaction starts with a conversation, not a contract.

Before anything hits the market or gets toured, we sit down (in person, by phone, or by video) to talk through your goals, your timeline, and what a successful outcome looks like for you. Buying and selling both start here.

- Discuss your priorities, must-haves, and deal-breakers
- Review the general process and answer your questions
- Map out a rough timeline based on your situation
- Outline next steps, whether that's getting pre-approved or prepping a home to list

> 💡 **Faith's Tip**
> Come to this meeting with your questions written down, even the ones that feel basic. This conversation sets the tone for everything that follows, so nothing is off-limits.

2 Pre-Approval (Buyers) / Listing Prep (Sellers)

From here, the path splits depending on whether you're buying or selling, though both tracks run in parallel through the rest of this guide.

Buyers generally connect with a trusted lender to get pre-approved, which clarifies your budget and shows sellers you're a serious, qualified buyer. Sellers typically spend this window preparing the home: decluttering, minor repairs, and staging conversations.

- Buyers: gather financial documents and speak with a lender about pre-approval
- Buyers: get a written pre-approval letter to strengthen future offers
- Sellers: walk the home together and identify quick wins before photos
- Sellers: discuss pricing strategy based on current local market conditions

> 💡 **Faith's Tip**
> Pre-approval and listing prep both take a little upfront effort, but they're what make the next steps move smoothly. Skipping this stage tends to slow things down later.

3 Home Search (Buyers) / Active Marketing (Sellers)

This is often the most visible part of the process.

Buyers begin touring homes that match their criteria, with listings shared as soon as they hit the market. Sellers move into active marketing, where the home is professionally presented and promoted to reach qualified buyers.

- Buyers: tour homes, compare neighborhoods, and refine your must-have list
- Buyers: stay in close communication so we can move quickly on the right home
- Sellers: home goes live with professional photos and a marketing plan
- Sellers: showings are scheduled and feedback is gathered along the way

> 📌 **Did You Know?**
> In many Southern Middle Tennessee markets, well-prepared and well-priced homes tend to generate the most showing activity in their first couple of weeks on the market, though this varies by season and area.

4 Making or Receiving an Offer

This is where the search or marketing phase turns into a real conversation about terms.

Buyers submit a written offer outlining price, terms, and any requested contingencies. Sellers review incoming offers and decide whether to accept, counter, or decline. Either way, I'm alongside you comparing terms, not just price.

- Buyers: we draft a competitive offer based on market data and your goals
- Sellers: we review each offer's price, terms, financing, and timeline together
- Negotiation may go back and forth before terms are agreed upon

> 💡 **Faith's Tip**
> The highest offer isn't always the strongest one. Financing type, contingencies, and proposed timeline can matter just as much as price, and we'll weigh all of it together.

5 Accepted Contract

Once terms are agreed upon and signed, the transaction officially begins its countdown to closing.

An accepted contract kicks off a series of deadlines: earnest money, inspections, appraisal, and financing all begin ticking on a timeline outlined in the agreement. I'll keep track of these dates and keep you updated along the way.

- Earnest money is typically deposited shortly after acceptance
- Title work and any needed disclosures get underway
- A general contract-to-close timeline is set, often several weeks out

> 📌 **Did You Know?**
> Contract timelines are negotiated on a case-by-case basis and can vary quite a bit depending on the buyer's financing, the seller's needs, and local market norms.

6 Inspection Period

Buyers typically have a window of time to have the home professionally inspected.

A licensed inspector evaluates the home's condition, from the roof to the foundation to major systems. This is your opportunity to understand exactly what you're purchasing before moving forward.

- Buyers: schedule and attend the inspection if possible
- Review the inspection report and decide on any requests
- Negotiate repairs, credits, or proceed as-is, per your contract terms

> 💡 **Faith's Tip**
> No home is perfect, even new construction. The goal of an inspection isn't a flawless report; it's making sure there are no major surprises hiding beneath the surface.

7 Appraisal

If financing is involved, the lender will order an appraisal to confirm the home's value.

A licensed appraiser visits the property and compares it to similar recently sold homes to determine its market value. Lenders use this figure to finalize loan approval.

- Appraiser tours the home and researches comparable sales
- Appraisal report is delivered to the lender, generally within a couple of weeks

- If the value comes in below the contract price, terms may need to be revisited

8 Loan Approval / Financing Finalized

Behind the scenes, the lender is working through underwriting.

Underwriting reviews income, credit, assets, and the appraisal to issue final loan approval. Buyers should avoid major financial changes (new credit, job changes, big purchases) during this window.

- Underwriter reviews all documentation and conditions
- Buyer may be asked for additional paperwork; respond quickly
- Clear to close is issued once all conditions are satisfied

> 💡 **Faith's Tip**
> Once you're under contract, hold off on opening new credit or making large purchases until after closing. Lenders often re-check credit close to the finish line.

9 Final Walkthrough

A last check before the keys change hands.

Typically scheduled in the day or two before closing, the final walkthrough confirms the home's condition matches what was agreed upon and that any negotiated repairs were completed.

- Confirm agreed-upon repairs were completed
- Verify the home is in the expected condition, with agreed-upon items remaining
- Test major systems, appliances, and fixtures one last time

10 Closing Day

It's official: paperwork, signatures, and keys.

Closing typically takes place at a title company or attorney's office. Final documents are signed, funds are disbursed, and ownership officially transfers.

- Review and sign final closing documents
- Buyers bring any required funds as instructed by the closing agent

- Keys are handed over once the transaction records, generally the same day

> 📌 **Did You Know?**
> Closing day logistics, like exactly when funds disburse and keys are released, can vary by title company, county recording times, and financing type.

11 Move-In / Post-Closing

The transaction may be complete, but I'm still here.

For buyers, this is the exciting part: settling in, updating your address, and making the space your own. For sellers, it's about wrapping up loose ends and, if applicable, planning your own next move.

- Buyers: set up utilities, update your address, and change the locks
- Sellers: confirm final utility transfers and forward any remaining mail
- Reach out anytime with questions, referrals, or a market check-in down the road

> 💡 **Faith's Tip**
> My relationship with clients doesn't end at closing. Whether it's a question about your new home or a referral for a great contractor, I'm just a call or text away.

12 Your Milestone Timeline at a Glance

A general, non-guaranteed overview of how these milestones typically unfold. Every contract, lender, and situation is different, so treat this as a helpful reference point rather than a promise.

Milestone	General Timing
Initial Consultation	Before the process begins
Pre-Approval / Listing Prep	First 1-2 weeks
Home Search / Active Marketing	Ongoing, varies by market and preferences
Making or Receiving an Offer	Once the right home or buyer is found
Accepted Contract	Day one of the contract-to-close timeline
Inspection Period	Typically within the first 1-2 weeks under contract
Appraisal	Often scheduled a few weeks before closing
Loan Approval / Financing Finalized	Generally finalized shortly before closing
Final Walkthrough	1-2 days before closing
Closing Day	Typically 30-45 days after an accepted contract, though this varies
Move-In / Post-Closing	Closing day and beyond

YOUR SPACE

Notes

Every transaction has its own rhythm, and questions tend to pop up along the way. Use the following pages to jot down dates, contacts, and anything else you want to remember as we move through the process together.

There's no wrong way to use this space. Track deadlines, list questions for our next conversation, or simply keep a running list of everything you're excited about in your next chapter.

KEEP LEARNING

Continue Your Learning

The FN Home Group Resource Library is a growing collection of free guides designed to help you feel informed and confident at every stage of buying, selling, or owning a home in Southern Middle Tennessee. Explore the full library any time at **www.fnhomegroup.com/clientcenter.html**.

FOR BUYERS
FN Home Group Buyer's Playbook

FOR SELLERS
FN Home Group Seller Success Guide

FOR BUYERS & SELLERS
Home Inspection Preparation Guide

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Understanding Your Home Appraisal

FOR MOVERS
Utility Transfer Guide

FOR MOVERS
Moving Planner

FOR BUYERS
Final Walkthrough Guide

FOR BUYERS & SELLERS
Closing Day Guide

REFERENCE
FN Home Group Real Estate Dictionary

FOR BUYERS & SELLERS
Transaction Roadmap (You're Reading This One)

FOR HOMEOWNERS
Home Maintenance Guide
Coming Soon

SAFETY
Wire Fraud Guide
Coming Soon

FOR BUYERS
First-Time Homebuyer Guide
Coming Soon

FOR RELOCATION CLIENTS
Relocation Guide
Coming Soon

LET'S STAY CONNECTED

Here for You, Before, During & After Closing

“Whether you're buying your first home, preparing to sell, relocating, or simply have questions about today's market, I'm here to be your trusted resource before, during, and long after closing.”

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