MIDDLE TENNESSEE REAL ESTATE

First Time Buyers Guide for Middle Tennessee

Preapproval, tours, inspections, and closing in plain English

Prepared for buyers and sellers across Greater Nashville and Middle Tennessee's surrounding counties.

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Welcome to the kitchen table version

Buying your first home in Middle Tennessee can feel like learning a new language while you are already juggling work, kids, and a stack of online listings. I wrote this guide the way I talk with first time buyers in Franklin, Nashville, Murfreesboro, Clarksville, and the counties around them: warm, plain English, and focused on the next useful step.

You do not need to memorize every form. You do need a clear money picture, a realistic short list of places, and a local process so you are not guessing alone. I am licensed in Tennessee (328692) with Realty ONE Group Music City, and I work residential buyers and sellers across Greater Nashville and Middle Tennessee.

Educational disclaimer: *This guide is general education for residential first time buyers in Middle Tennessee. It is not legal, tax, lending, insurance, or inspection advice. Your purchase contract, lender conditions, disclosures, and local customs control your deal. Verify programs, timelines, and numbers with your lender, inspector, insurance agent, title company, and (when needed) an attorney before you rely on them.*

What "first time buyer" usually means here

Most people who call themselves first time buyers fall into a few buckets:

- You have never owned a home.
- You have not owned in a long time and the process feels brand new.
- You are relocating into Middle Tennessee and buying for the first time in this state.

The paperwork rhythm is similar. The emotions are too: excitement, second guessing, and the quiet fear of missing a detail. That is normal. My job as your real estate advisor is to keep the next step obvious and to translate what is normal Mid TN practice versus what is just noise from a national headline.

Step one: get preapproved before you fall in love with a listing

Preapproval versus a soft conversation

A casual "what can I afford" chat is useful. A **preapproval** is stronger. Your lender reviews documents and issues a letter that says, with conditions, that you can finance within a range. Listing agents and sellers in Greater Nashville take that signal seriously when offers stack up.

Ask your lender early:

- What documents do you need from me?
- How long does preapproval usually take once my file is complete?
- How "seasoned" should gift funds or large deposits look?
- Which loan families fit my situation: conventional, FHA, VA, USDA, or something else?

I will not invent score cutoffs, down payment percentages, or rate quotes here. Those belong to your lender and your file. What I will say: shopping rates is fine; ghosting your lender mid deal is not. Responsive buyers close smoother.

Know the cost categories, not fake averages

The purchase price is not the whole story. Plan for categories even when exact dollars wait for estimates:

- Down payment or equity at closing
- Earnest money (usually credited if you close)
- Appraisal and inspection fees
- Title and closing fees
- Prepaid taxes and insurance (often into escrow)
- HOA transfer or initiation fees when a community has them
- Specialty items when the house needs them (septic, sewer scope, survey, radon test, and so on)

Tennessee recordation taxes (sourced facts, not estimates of your bill):

- Realty transfer tax: **37 cents per $100** of consideration or value (Tenn. Code Ann. § 67-4-409; TN Dept. of Revenue REC-1).
- Indebtedness tax on financed deals: **11.5 cents per $100** of indebtedness, with the **first $2,000 exempt** on the initial indebtedness (same sources).

Statute versus custom: By statute, transfer tax is generally the buyer's (grantee's) responsibility at recordation. In Middle Tennessee purchase contracts, sellers very often agree to pay transfer tax. That is custom and negotiation, not a rewrite of the tax code. Read your contract lines. Same idea for who pays the owner's title policy on many resales: custom often has the seller pay on existing homes, but the agreement decides.

What Mid Tennessee tours actually feel like

Online photos flatten the experience. In person, you notice traffic at 5:30, how loud the road is, whether the yard drains after rain, and whether the house feels like your life or someone else's Instagram.

How showings usually run

Showings are scheduled through the listing side and local MLS habits. Some homes are easy same day. Occupied homes with kids, pets, and real life may need more notice. Be on time. Do not cancel at the last minute without a real reason. Local agents talk, and being easy to work with helps when you need a favor on timing later.

When we tour, I want you looking at:

- Layout for your actual week (not a fantasy week)
- Storage, parking, and outdoor space you will use
- Noise, light, and neighbor patterns
- Visible water issues, grading, and roof condition at a glance
- Whether the home is on crawl space or slab (more on that below)

Take notes on your phone. Photos help when houses blur together after the third weekend.

Competitive moments without panic

Sometimes a clean, well priced home draws multiple offers. Sometimes it sits. I will not invent days on market averages for you. What matters is reading *this* listing: price relative to nearby solds, condition, seller motivation, and how many people are actually writing. A slightly lower offer with strong terms can beat a chaotic higher number. Proof of funds or a solid preapproval, clear timelines, and calm communication still matter here.

Crawl space versus slab: what first time buyers should notice

Middle Tennessee has plenty of both. Crawl spaces are common on older and many suburban homes. Slabs show up often on newer builds and some ranch styles.

Crawl spaces

Humidity, grading, and ventilation matter. Inspectors often look for moisture, standing water history, damaged vapor barriers, pest activity, insulation condition, and access that is actually usable. A damp crawl space is not automatically a deal killer. Ignoring it can be expensive later. Ask questions. Get specialty opinions when the general inspector flags concern.

Slabs

You lose easy under house access. You gain a different set of questions: cracks, moisture at edges, and how plumbing is routed. Neither foundation type is "better" in the abstract. Fit, drainage, and inspector findings matter more than a label.

Septic, well, and rural adjacent homes

Outer counties and some edge lots use septic and sometimes wells. Build time into your diligence window for those inspections. Public sewer and water simplify some of that, but they do not erase the need for a solid general inspection.

Earnest money basics (without dinner party numbers)

Earnest money shows the seller you are serious. It is typically held by a title company on Mid Tennessee deals and credited toward your purchase if you close. If you terminate under a valid contingency in the contract, you often get it back. If you default outside those protections, you can put it at risk. Exact amounts and holding rules are contract and negotiation driven. Treat any number you heard at a cookout as gossip until we size it for your offer.

Wire fraud reminder: Confirm wire instructions by a known good phone number. Never trust a surprise email that "updates" banking details.

Inspection window: your first real safety net

Tennessee practice is generally inspection contingency based inside the purchase contract timeline. It is not a separate statewide option period like some states use. Use the window. A professional home inspection is not optional education for most first time buyers. It is how you learn what you are buying.

Common Mid TN focus areas:

- Roof, HVAC, electrical, plumbing
- Moisture, grading, crawl space or slab concerns
- Attic ventilation and insulation clues
- Appliances that convey
- Safety items and older systems

Then decide: negotiate repairs or credits, accept as is with eyes open, or walk away if the risk does not match your budget and stomach. Walking away can be the smartest first time buyer move you make. There will be other houses.

Seller disclosure in Tennessee is not a warranty and not a substitute for inspection. Read it. Still inspect.

Closing timeline in plain English

Financed Mid Tennessee purchases commonly aim for a window measured in weeks when the lender, appraisal, and title work cooperate. Rough practice talk many locals use is on the order of about 30 to 45 days, but that is not a guarantee. Appraisal delays, underwriting conditions, HOA document review, septic, survey, and title issues move the calendar.

Typical flow once under contract:

- Earnest money deposited per contract
- Inspections scheduled and completed
- Negotiation on repairs or credits if needed
- Appraisal ordered by the lender
- Underwriting conditions cleared
- Insurance bound
- Closing disclosure reviewed
- Signing, funding, recording, keys

Cash deals can move faster when title is clean. Remote closings are common for out of state buyers when ID, notary, and wiring are handled carefully.

Title companies typically run Mid Tennessee residential closings. That surprises relocators from attorney heavy states. Nothing is missing. Roles are organized differently. You can still hire counsel if you want it.

Choosing a county without fake school rankings

Middle Tennessee is not one market. I will not invent school rankings, test score tables, or "best places" lists. Families still care about where an address feeds, bus routes, sports communities, and how far grandma lives. Tennessee's education choice landscape also means some buyers weight a ZIP code differently than they would have a decade ago. If schools drive your search, tell me early. We will treat boundaries, private options, and commute as one conversation.

Lifestyle lenses (not rankings)

- **Davidson County (Nashville):** hub for jobs, culture, healthcare, music, and in town living with traffic tradeoffs.
- **Williamson County:** Franklin, Brentwood, Nolensville, and nearby towns often draw buyers seeking polished suburbs and a strong schools conversation. Premium feel is real; so is the price conversation.
- **Rutherford County:** Murfreesboro, Smyrna, La Vergne growth story with education and industry energy.
- **Sumner County:** Hendersonville lake lifestyle and corridor towns like Gallatin.
- **Wilson County:** Mt. Juliet and Lebanon growth with a rural edge farther out.
- **Cheatham, Dickson, Robertson:** quieter near Nashville options.
- **Maury and Montgomery:** Columbia and Spring Hill south corridor; Clarksville and Fort Campbell connected households with their own market rhythm.
- **Outer counties in the coverage set:** more space, more septic likelihood, longer drives.

Ask yourself: how many days a week do you need to be downtown versus a satellite office? Remote hybrid buyers sometimes overbuy proximity they will not use. Others underbuy it and resent the drive by month three.

Neither mistake is moral. Both are expensive.

Cross check the county Area Guides on the site when you narrow the map. This chapter is the overview. Those guides are street level.

HOA communities, new builds, and resale

Many first time buyers land in HOA or PUD neighborhoods because the prices and amenities line up. Get the documents. Dues, rental caps, architectural rules, and special assessment history matter more than the pool photo.

New construction has its own rhythm: builder contracts, selections, warranties, and punch lists. Resale has character, known neighborhoods, and older systems. Different diligence. Same need for clear expectations. If you are torn, we can tour both and compare total monthly cost and stress, not just list price.

Team you actually need

- Buyer's agent (advocacy, local process, negotiation)
- Lender (underwriting and clear to close)
- Inspectors (general plus specialty as needed)
- Insurance agent (bind before closing; flood when required)
- Title company (search, settlement, signing, funding)
- Attorney when the file structure warrants it

Agree with your partner in advance how you will make offer decisions. "Sleep on every house" sounds wise until the right one appears on a Thursday and the seller wants an answer Friday. Decide your walk away lines before emotion hits.

First year ownership (brief)

Budget for the boring stuff: filters, minor repairs, lawn, and a reserve for surprises. Know where the main water shutoff is. Keep a folder (digital is fine) for closing docs, warranties, paint colors, and contractor contacts. If something feels off in the crawl space or with moisture after heavy rain, do not wait a year to look.

How I work with first time buyers

I keep the process human. We clarify must haves, get your lender lined up, build a short list of counties and towns that match your life, tour with a purpose, write clean offers, and stay calm through inspection and underwriting. You will always know what happens next.

When you are ready, call or text **615-943-1644** or email **suggsells@gmail.com**. We can start with a kitchen table conversation about budget comfort, commute, and which Middle Tennessee version of home fits you.

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