

Main Street, Franklin

BUYER GUIDE

Buying a Home, Better Informed.

How we work with buyers, from the first conversation to the day you get your keys, and what you can expect at every step.

FiddleTree Group

eXp REALTY

Better Prepared. Better Informed. Well Represented.

fiddletreegroup.com



Benton Pittman grew up in Franklin and lives in Santa Fe, where he and his wife are raising their two children on the family's homestead, FiddleTree Farm.

WELCOME

Thank you for considering us.

Thank you for considering FiddleTree Group, brokered by eXp Realty, as you look for your next home in Middle Tennessee.

Buying a home can involve difficult choices about location, budget, condition, value, timing, and what matters most in your day-to-day life. It's one of the largest decisions most people make, and it deserves more than a quick look and a gut feeling.

This guide walks through how we work with buyers, step by step. It explains what to expect, the decisions you'll make along the way, and how we'll support you through each one.

I begin by understanding your priorities and the reasons behind them. That helps me guide your search, evaluate properties, and identify questions worth investigating before you make a major commitment.

My goal is to help you approach the process with clarity and confidence, from our first conversation through closing.

Benton Pittman

REALTOR® · FiddleTree Group | eXp Realty

WHO WE ARE

Rooted in Middle Tennessee. Built on Experience.

FiddleTree Group is a Middle Tennessee real estate team brokered by eXp Realty, LLC. We help buyers understand their options and make informed decisions about what comes next.



Benton Pittman

REALTOR®

Benton grew up in Franklin and has spent his life in Middle Tennessee. His background in residential construction, sales, event operations, and business management gives him a practical perspective on homes, land, and the details worth investigating.

615-838-7398
benton@fiddletreegroup.com



Gina Pittman

REALTOR®

Gina has called Middle Tennessee home for more than 50 years. Her background is in education, and she holds the Seniors Real Estate Specialist® (SRES®) designation, with training focused on clients 50 and older who are downsizing, moving closer to family, or planning their next chapter.

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The Story Behind FiddleTree

The FiddleTree name comes from FiddleTree Farm, our family's homestead in Santa Fe. It represents a genuine connection to this part of Tennessee, to family, and to a way of life centered on the things that matter most.

FiddleTree Group carries that identity into a real estate business focused on personal relationships, thoughtful guidance, and meaningful representation.

Brokered by eXp Realty

As a team brokered by eXp Realty, LLC, we pair local, personal service with the resources of a national brokerage.

eXp Realty, LLC · Firm License #262943
3401 Mallory Lane #100, Franklin, TN 37067

OUR APPROACH

Real estate decisions deserve more than surface-level advice.

When you're buying a home, there's a lot more to consider than whether you like the house and can afford the payment. I want you to understand what you're buying, what questions you should be asking, and why we're making the recommendations we make.

01

We listen first.

We start with your priorities and the reasons behind them: location, budget, lifestyle, commute, land, and the kind of home you're hoping to find.

02

We do the research.

We look past the listing at property history, disclosures, comparable sales, and the details that deserve a closer look.

03

We explain the options.

When decisions arise, we lay out the options and the tradeoffs so you can choose with confidence.

04

We represent your interests.

From the offer through negotiations and closing, we advocate for you and follow through on every commitment.

What you can expect from us

- Honest advice about each home, including its drawbacks
- A practical construction perspective on condition and value
- A clear explanation of every contract term
- Careful tracking of every contract deadline
- Prompt answers to your questions

What helps us help you

- Share your priorities, budget, and timeline openly
- Get pre-approved early, and keep your lender in the loop
- Tell us what you liked and didn't like after each tour
- Let us know right away if your plans or finances change

THE PROCESS AT A GLANCE

Nine steps from first conversation to your keys.

Every purchase follows its own timeline, shaped by your plans, your financing, and the market. These are the stages most purchases move through. The pages that follow explain each one.

01	The First Conversation	We learn about your goals, your timeline, and what the right home looks like for you.
02	Financing and Pre-Approval	You talk with a lender, understand your budget, and get a pre-approval letter.
03	Our Buyer Agreement	Before we tour homes, we review and sign a written agreement that explains our services and compensation.
04	The Search	We set up a search around your priorities and send new listings as they come up.
05	Touring and Evaluating	We tour homes together and look closely at condition, value, and anything worth investigating.
06	Making an Offer	We build an offer and negotiation strategy around the property, the market, and your priorities.
07	Under Contract	Earnest money, inspections, repair negotiations, appraisal, and loan approval. We track every deadline.
08	Getting Ready to Close	Homeowners insurance, utilities, your final loan figures, and the final walk-through.
09	Closing Day	You sign, the purchase is recorded, and you get your keys.

STEPS 01 & 02

The first conversation, and your financing.

Before we look at a single house, I'd like to understand what you're hoping to find and why. The reasons behind your priorities help us search more wisely.

Here are a few of the questions we'll talk through:

What does daily life need to look like in your next home?

Which areas are you considering, and what draws you to them?

When do you need to move, and do you have a home to sell first?

What concerns you most about buying?

Getting pre-approved

A pre-approval tells you what a lender is prepared to lend, and shows sellers you're a serious buyer. It's more thorough than a pre-qualification because the lender reviews your documents and credit.

What lenders usually ask for

- ☐ Photo ID and Social Security number
- ☐ Recent pay stubs and W-2s or 1099s
- ☐ Recent federal tax returns
- ☐ Recent bank and investment statements
- ☐ Details on debts and other assets

> Until you close, avoid new credit, large purchases, job changes, or large unexplained deposits without talking to your lender first.

Questions to ask your lender

- Which loan programs fit my situation?
- How much cash will I need at closing?
- What will my monthly payment include?
- How long is my pre-approval good for?
- When and how can I lock my interest rate?
- Am I eligible for any buyer assistance programs?

STEPS 03 & 04

Our buyer agreement, then the search.

The buyer agreement

Before we tour homes together, we'll review and sign a written buyer representation agreement. It explains the services we'll provide, how long the agreement lasts, and how we're compensated.

Tennessee also requires that we confirm in writing how we represent you, and we'll walk through that together.

About compensation

Buyer brokerage compensation is not set by law and is fully negotiable. It may be paid by you, offered by the seller, or a combination. We'll explain your options before you sign anything, and again when we write an offer.

Shaping your search

We'll build your search around what matters most, and you'll receive new listings that fit as they come on the market.

Sort your priorities

Must-haves	Bedrooms, location, budget, and anything you can't compromise on
Nice to have	Features you'd like but could trade for the right home
Deal-breakers	Anything that rules a home out, such as a busy road or a long commute
Daily life	Commute, schools, shopping, and the setting you want: town, suburb, or country

> Search homes anytime at bentonpittman.exprealty.com.



STEP 05

Touring homes, with a builder's eye.

My background in construction gives me a practical perspective on properties, and I put a lot of emphasis on researching the market and understanding what a home is actually worth.

When a home makes your showing shortlist, I begin by reviewing the available property information, disclosures, market context, and potential concerns. If you become seriously interested, we take a closer look: property history, questions for the seller's agent, comparable sales, and anything that deserves further investigation.

What we look at on a tour

- ☐ Roof, gutters, and drainage around the home
- ☐ Foundation, cracks, and signs of moisture
- ☐ Age of the HVAC system and water heater
- ☐ Windows, doors, and visible updates
- ☐ Layout, light, and how you'll use the space
- ☐ Lot, neighbors, road noise, and access

A tour isn't a substitute for a professional inspection.

Trusted professionals, when you need them

Whether you need a home inspector, a contractor for repairs or updates, or another specialist, we keep a list of local professionals we've come to trust. Just ask and we'll share it. We don't receive payment from anyone on it, and you're always free to choose any provider you like.

The list may include Kinship Builders, a separate construction company Benton co-owns. Using it is never a requirement.

STEP 06

Making an offer.

My goal is to help you understand more than what the listing says, so you can decide whether to move forward, what to offer, and what still needs to be verified.

When it's time to make an offer, I'll help you develop a negotiation strategy informed by the property's condition, comparable sales, market conditions, and your priorities.

The seller may accept, counter, or decline. If they counter, we'll talk through each change and how to respond.

> An offer becomes a binding contract once both sides sign. Read every term before you do. We'll go through them with you.

What goes into your offer

Price	Based on comparable sales, condition, and the market.
Earnest money	A deposit that shows commitment and is credited toward your purchase at closing.
Financing	Your loan type, with your pre-approval letter attached.
Inspection period	How many days you'll have to inspect and request repairs.
Appraisal	Whether your offer depends on the home appraising at the price.
Other contingencies	For example, the sale of a home you own now.
Closing costs	Whether you're asking the seller to contribute.
Dates	The closing date and when you take possession.
What stays	Appliances, fixtures, and other items included in the sale.

STEPS 07 TO 09

Under contract, and closing day.

While you're under contract

- **Earnest money.** You deliver your deposit within the time the contract allows.
- **Inspections.** You hire a licensed home inspector within the inspection period, plus any specialty inspections, such as wood-destroying insects, radon, well, or septic.
- **Resolution period.** If you request repairs or credits, we negotiate an agreement with the seller within the time the contract allows.
- **Appraisal and loan approval.** Your lender orders the appraisal and completes underwriting.
- **Title.** The title company or closing attorney checks title and prepares the closing documents.
- **Insurance and utilities.** You choose homeowners insurance and schedule utilities to start at closing.
- **Final walk-through.** Shortly before closing, we confirm the home's condition and any agreed repairs.



Closing day

Your lender sends your Closing Disclosure at least three business days before closing, so you can review your final numbers. On closing day you sign your documents, the purchase is recorded, and the keys are yours.

Protect yourself from wire fraud

Never trust wiring instructions sent by email. Always confirm them by phone with your title company, using a number you've verified independently.

UNDERSTANDING YOUR COSTS

What to budget for, beyond the price.

The purchase price is only part of the picture. Knowing the other costs early helps you plan with confidence.

Your lender's Loan Estimate lists your expected costs early in the process, and your Closing Disclosure confirms the final figures before closing.

> Buyer brokerage compensation is not set by law and is fully negotiable.

Common costs of buying

1. **Before closing**
   Earnest money deposit (credited at closing), home inspection, any specialty inspections, and often the appraisal
2. **Down payment**
   Varies by loan program; your lender can explain your options
3. **Lender fees**
   Loan origination and related charges
4. **Title and settlement**
   Title insurance, closing fees, and recording costs
5. **Prepaids and escrow**
   Homeowners insurance, property taxes, and interest collected up front
6. **HOA costs, if any**
   Dues and any transfer or setup fees
7. **After you move in**
   Moving, utility deposits, and a reserve for maintenance





BUYING LAND OR ACREAGE

See the possibilities. Understand the property.

Finding a beautiful piece of land is exciting, but understanding what it may take to build on that property is just as important.

Access, utilities, terrain, site preparation, restrictions, and development costs can all influence what a property is suitable for. We combine real estate research with hands-on construction and land-work experience to help you evaluate land with a practical perspective.

Benton also co-owns Kinship Builders, a separate construction company operated with his brother, a general contractor. FiddleTree Group and Kinship Builders operate as separate businesses. Working with Kinship Builders is never a requirement, and clients are always free to choose their own contractor.

Questions worth answering

- ☐ Is there legal road access, and where?
- ☐ Are power and water available, and at what cost?
- ☐ Will the soil support a septic system?
- ☐ How do the terrain and drainage affect building?
- ☐ What do zoning and restrictions allow?
- ☐ Are there easements, or a current survey?
- ☐ Is the land in greenbelt, and what changes if it leaves?

EXPLORE MIDDLE TENNESSEE

Find the right place for your next chapter.

Different communities offer different property types, amenities, surroundings, and day-to-day experiences. Understanding those differences can help you narrow your options based on what matters most to you. These are just a few of the communities we specialize in across Middle Tennessee.



Franklin

Explore home and property options in Franklin, along with practical considerations for buyers interested in the area.



Spring Hill

Learn about housing choices and the factors worth considering when looking for a home in Spring Hill.



Columbia

Discover Columbia's housing and property options and explore whether the area aligns with your goals.



Santa Fe

Explore rural homes, acreage, land, and the practical considerations of living in the Santa Fe area.

Moving from out of town?

You don't have to be local to begin exploring. We can start with a phone or video conversation, or you can share your priorities through a questionnaire. I'll help you compare communities, review property information, and identify questions worth investigating, even from a distance.

A little preparation goes a long way.

Before you search

- ☐ Talk with a lender and get pre-approved
- ☐ Set a comfortable monthly payment, not just a price
- ☐ Set aside funds for earnest money and inspections
- ☐ List your must-haves and deal-breakers
- ☐ Map your commute and the places you go every week

On every tour

- ☐ Take notes and photos to compare homes later
- ☐ Look past paint and furniture to the structure
- ☐ Check water pressure, outlets, and windows
- ☐ Visit at a different time of day if you're serious

Under contract

- ☐ Deliver earnest money on time
- ☐ Schedule inspections right away
- ☐ Send your lender every document they ask for
- ☐ Choose homeowners insurance
- ☐ Confirm wiring instructions by phone, never by email

Moving week

- ☐ Review your Closing Disclosure
- ☐ Schedule utilities to start on closing day
- ☐ Book movers and forward your mail
- ☐ Bring photo ID to closing
- ☐ Change the locks and codes after you move in

Questions to ask about any home you're serious about

- How old are the roof, HVAC, and water heater?
- What do utilities typically cost each month?
- Is the home on public sewer or septic, city water or well?
- Is any part of the property in a flood zone?
- Which schools is the home zoned for?
- Is there an HOA, and what do its rules allow?

IN OUR CLIENTS' WORDS

What buyers have shared.

"FiddleTree worked relentlessly to help us relocate from Connecticut and find our dream home to start our new life in Tennessee!"

GINA F. · GOOGLE REVIEW

"If you need a team for a worry free transaction these 2 will exceed your expectations!"

KATHERINE C. · GOOGLE REVIEW

"Best Re agent experience so far! I have done multiple transactions with them already."

MATTEO N. · GOOGLE REVIEW

COMMON QUESTIONS

How much do I need for a down payment?

It depends on your loan program. Your lender can explain the options available to you, along with any assistance programs you may qualify for.

How is your compensation handled?

It's set in our written buyer agreement and is fully negotiable. It may be paid by you, offered by the seller, or a combination.

What if the inspection finds problems?

Within the contract's timelines, you may ask for repairs or credits, accept the home as is, or in some cases walk away. We'll talk through each option.

Do I need a pre-approval before touring?

It's the best place to start. It sets your budget and makes your offer stronger when you find the right home.

Should I inspect a new-construction home?

We recommend it. Even new homes can have issues, and an inspection before closing is the best time to find them.

Can I buy before I sell my current home?

Sometimes. It depends on your financing and contract terms. We'll talk through timing options, and we can help with the sale too.

NEXT STEP

Let’s start the conversation.

Whether you’re ready to start touring or still deciding where to begin, we’d be glad to hear what you’re considering.

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EQUAL HOUSING OPPORTUNITY

REALTOR®

This guide is general information about the buying process, not legal, tax, or financial advice. Contract terms, timelines, and costs vary with each transaction; consult your lender, an attorney, or a tax professional about your situation. Photos via Wikimedia Commons: “4th ave main street historic franklin tennessee 2010” and “Williamson county tennessee courthouse 2009” by Ichabod, CC BY-SA 3.0; “Webster Farm” and “Spring Hill City Hall” by Skye Marthaler, CC BY-SA 3.0; “Red Barn, Coleman Rd., Williamson County, TN, USA” by rvsrvs, CC BY-SA 3.0; “Maury County Courthouse 2025a” by Antony-22, CC BY-SA 4.0; “Santa Fe Diner” by KFlanz, CC BY-SA 4.0; “Natchez Trace Parkway Bridge (side)” by Matthew Nichols, CC BY 2.0; “Ewell Farm Spring Hill TN” by Hal Jespersen, public domain.