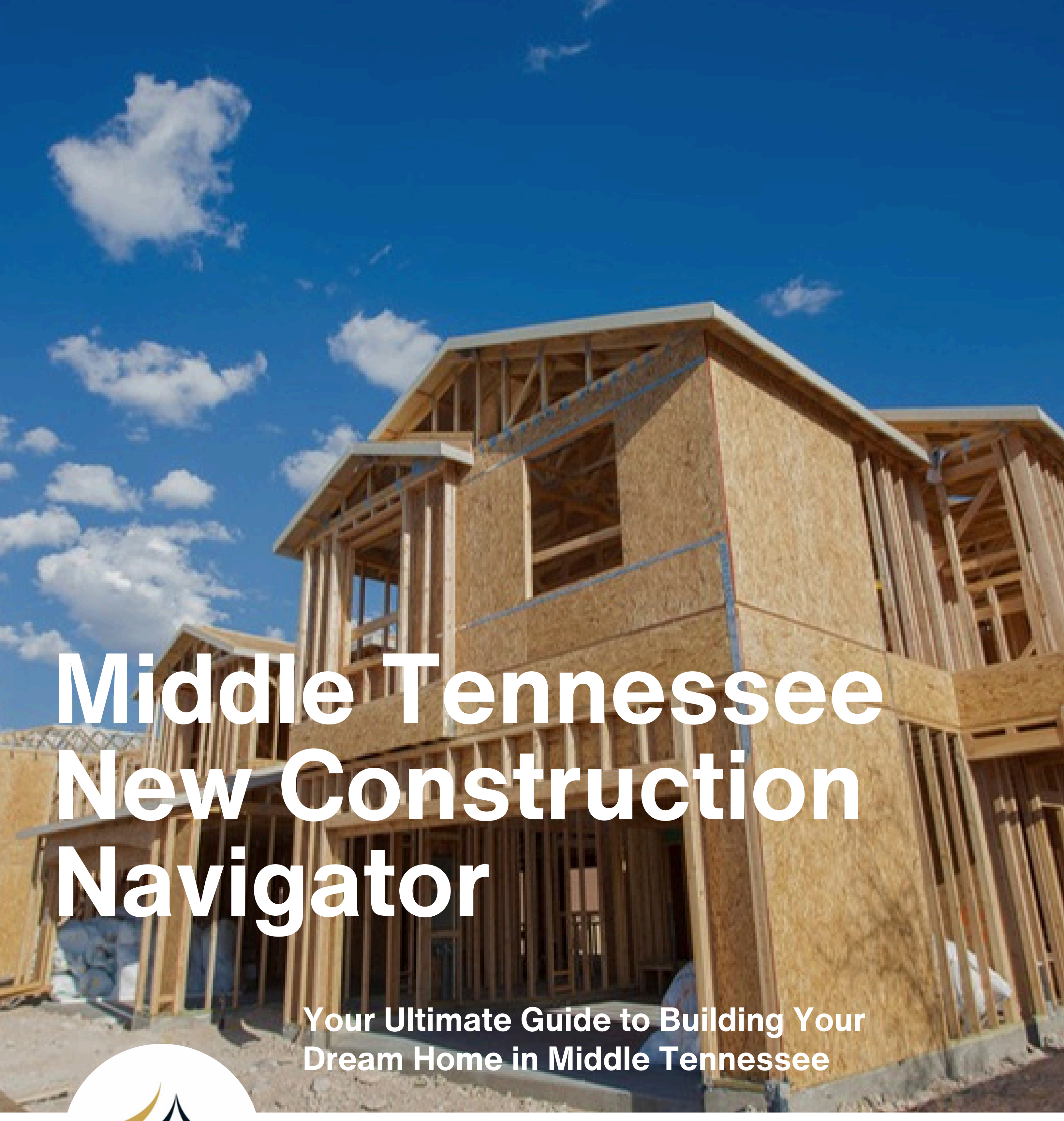

Middle Tennessee New Construction Navigator

Your Ultimate Guide to Building Your Dream Home in Middle Tennessee

TEAM ROMINES

Team Romines at Keller Williams Realty

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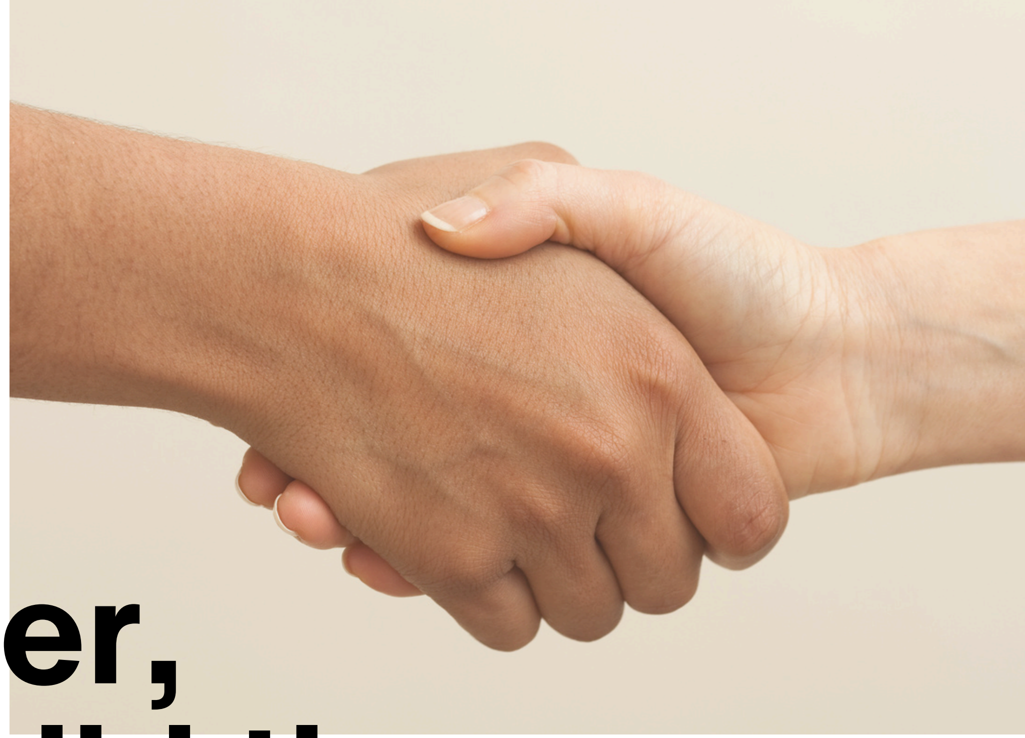
WELCOME



Together, we’ll build the perfect home

Congratulations on taking the exciting first step toward owning a brand-new home in Middle Tennessee! Whether you're dreaming of a modern ranch in Spring Hill, a spacious family retreat in Franklin, or a custom build in Columbia, new construction offers unparalleled opportunities for personalization, energy efficiency, and long-term value.

At Team Romines, we've guided hundreds of families through the unique process of buying new builds across Maury, Williamson, and surrounding counties. With our deep roots in Middle Tennessee and expertise in Keller Williams Realty's cutting-edge resources, we're here to simplify every detail—from selecting the perfect builder to navigating incentives and closing with confidence.

This booklet is your roadmap. Let's turn your vision into reality. Ready to chat? Give us a call today!

Warm regards,

Rochelle & Andrew Romines

Team Romines – *Where Homeownership Feels Like Family*

Meet The Team

Rochelle Romines, Realtor

As an agent who's an expert in this local area, I bring a wealth of knowledge and expertise about buying and selling real estate here. It's not the same everywhere, so you need someone you can trust for up-to-date information. I am eager to serve you.
You need someone who knows this area inside and out! I can work with you to find the right home at the right price for you, including all the neighborhood amenities that matter - not to mention the essential criteria you have for your ideal home

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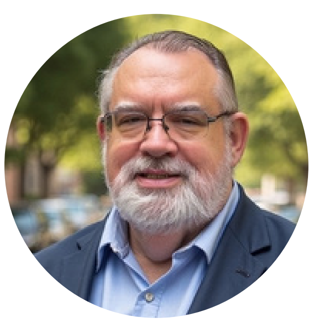

Andrew Romines, Realtor

I understand that your home is more than just a place to live — it's where you make long-lasting memories. I know the needs of busy families, the challenges of acquiring a perfect home, and the benefits of walking the journey with a professional. I seek to shoulder the burden and make the real estate buying and selling process stress-free, rewarding, and financially satisfying.

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Why Choose New Construction?

Middle Tennessee is a hotspot for new homes, ranking #3 nationally for new construction activity in 2025, with 37% of listings being brand-new builds. With a median home price of $383,700 (up 5.3% year-over-year), new construction offers modern designs, energy savings, and strong resale potential in a thriving market.

Key Benefits of New Construction

Personalization

- Design your home to fit your lifestyle—think open-concept kitchens for hosting or cozy home offices for remote work.

Energy Efficiency

- Save 20-30% on utilities with 2025-compliant features like smart thermostats, LED lighting, and advanced insulation.

Warranty Protection

- Enjoy peace of mind with 1-10 year structural warranties, reducing unexpected repair costs.

Prime Locations

- New communities in high-growth areas like Mount Juliet, Lebanon, and Nolensville offer easy access to Nashville's job hubs, top-rated schools, and vibrant amenities.

Market Advantage

- With 16.8% more inventory and 13.8% of homes selling above list price, new builds give you room to negotiate in a balanced market.

Agent Tip

Focus on the home's layout and flow. Consider how the space feels and whether it suits your lifestyle - natural light, storage, and room functionality often matter more than decor, and they're harder to change down the line.

Potential Challenges (And How We Help)

Longer Timelines (6-12 months)

- We'll keep you informed with regular builder updates and site visits.

Higher Upfront Costs

- We'll maximize builder incentives and financing options to ease the burden (see page 12).

The New Construction Buying Process: Your 10-Step Roadmap

Buying a new home is different from purchasing resale—it's a longer journey, but the rewards are worth it. Here's our streamlined, Tennessee-focused guide, with **Team Romines** by your side every step.

1. Define Your Vision & Budget (Week 1)

- Clarify your needs: Family size? Commute distance? Dream features like a chef's kitchen or outdoor patio?
- Use our free budget calculator at homeswithteamromines.com.
- Budget tip: Plan for 3-5% closing costs on top of your home price.

2. Get Pre-Approved (Weeks 1-2)

- Builders require pre-approval before signing contracts.
- Explore Tennessee-specific options like the THDA Great Choice Loan (up to 96.5% financing) or VA/USDA loans for zero down.
- We'll connect you with trusted lenders offering construction-to-permanent loans tailored for new builds.

3. Partner with Team Romines (Week 2)

- Our services are free to you (paid by the builder).
- We negotiate incentives, review contracts for hidden risks, and advocate for your interests.

4. Research Builders & Communities (Weeks 2-4)

- Tour model homes in Spring Hill, Franklin,Murfreesboro, or wherever meets your needs.
- Check builder reputations via the Home Builders Association of Middle Tennessee (HBAMT).
- We'll shortlist builders that match your budget and style.

5. Select Your Plan & Lot (Weeks 4-6)

- Choose from ranch, two-story, or townhome floor plans.
- Pick your lot—flatter sites in Columbia save on prep costs.
- Our tip: Visit lots at different times of day to assess sunlight and noise.

THE BUYING PROCESS

6. Sign the Contract & Customize (Weeks 6-8)

- We'll review contracts to protect you from delays or vague terms.
- Personalize your home: Think quartz countertops, hardwood floors, or smart home upgrades ($10K-$50K budget).

7. Secure Permits & Break Ground (Months 2-3)

- Builders handle Tennessee's Residential Permit process (4-6 weeks).
- Construction begins—get ready for the exciting transformation!

8. Monitor Progress & Financing Draws (Months 3-9)

- Funds release in phases (e.g., foundation, framing) after inspections.
- We'll join you for site walk-throughs to ensure quality.

9. Final Walk-Through & Closing (Months 10-12)

- Inspect every detail with our expert eye.
- Closing takes 30-45 days post-completion; bring 2-5% for closing costs.

10. Move In & Celebrate!

- Enjoy your new home, complete with warranties and energy savings.
- We're here for post-closing support—think referrals for movers or local vendors!

Agent Tip

Standard builds take 6-12 months, but quick-move-in homes (ready now) close in 30-45 days.

Stay in touch with your agent for current or future recommendations in regard to your new home.

Financing Your New Build: Loans & Strategies

New Construction Loans at a Glance

Get pre-approved for your loan → Apply for a mortgage → Pick your builder → Your loan goes through underwriting → Permits and. break ground → Finish build and close!

New construction often requires specialized financing, but we'll guide you to the best options.

Construction-to-Permanent Loans

- One loan for building and your mortgage, with rates around 6.3% in 2025.

THDA Great Choice Home Loan

- For moderate-income buyers—3.5% down with up to $15K in down payment assistance (DPA).

Homeownership for Heroes

- 0% interest loans for veterans and first responders.

FHA/VA/USDA Loans

- Low or no down payment for eligible buyers.

Agent Tip

Follow these Do's ✓ and Don'ts ✗ for smoother financing.

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

TEAM ROMINES

Choosing the Right New Construction Lender

New construction homes come in diverse forms, such as those in planned builder communities, custom homes built by a builder on your own lot, or pre-built or under-construction homes, each requiring tailored financing options.

Suggested Lender Options

- **Banks:** Often provide strong customer service and various loan types.
- **Credit Unions:** Usually have competitive rates and personalized service.
- **Mortgage Brokers:** Work with multiple lenders to find the best loan for you.
- **Builder Lender:** Many times builders use a “preffered” lender to provide special financing options.

1. Compare Loan Options and Rates

Check rates for different loan types (conventional, FHA, VA).

Tip: Get quotes from at least 3 lenders to compare.

2. Review Fees and Closing Costs

Lenders vary in fees; review total costs, not just interest rates.

Tip: Ask about all fees to avoid surprises at closing.

3. Evaluate Customer Service

A responsive lender can simplify the process.

Tip: Look at reviews and ask questions about response times.

4. Know the Difference: Pre-Approval vs. Pre-Qualification

Pre-approval is a deeper check and shows sellers you're ready.

Tip: Get pre-approved if you're actively searching.

5. Check for Rate Lock Options

Locking a rate protects you from changes during closing.

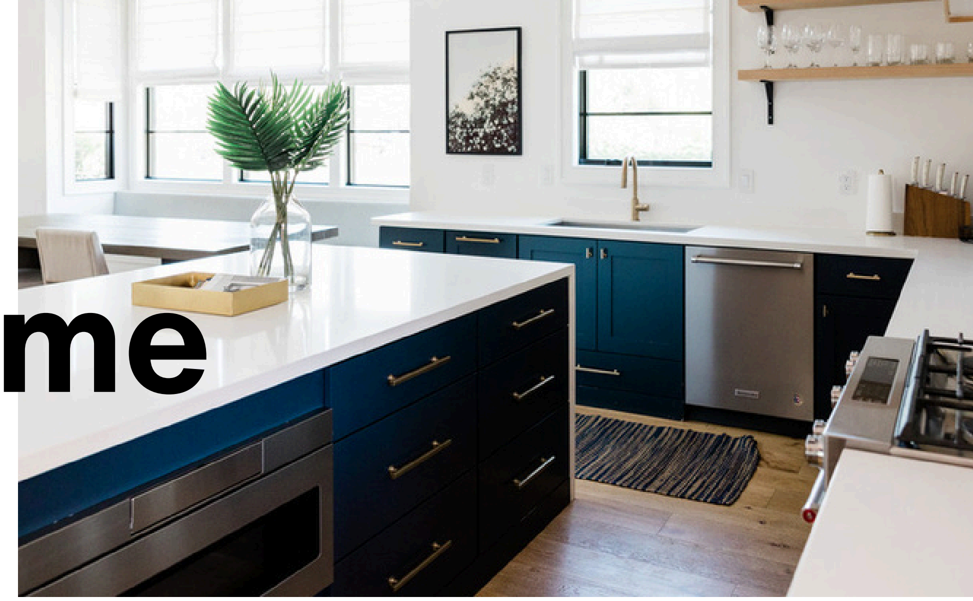
Tip: Confirm how long the rate lock lasts and any fees.

6. Look at the Lender’s Reputation

A lender's track record matters — research online reviews.

Tip: Ask friends or family for recommendations.

Your Home Interior



Agent Tip

Focus on the home's layout and flow. Consider how the space feels and whether it suits your lifestyle - natural light, storage, and room functionality often matter more than decor, and they're harder to change down the line.

Interior Style & Layout Preferences

- What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?
- What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?
- In general, what are your preferences for the interior?

Bathrooms

- How many bathrooms do you need?
- What are your needs for each of the bathrooms?
- Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

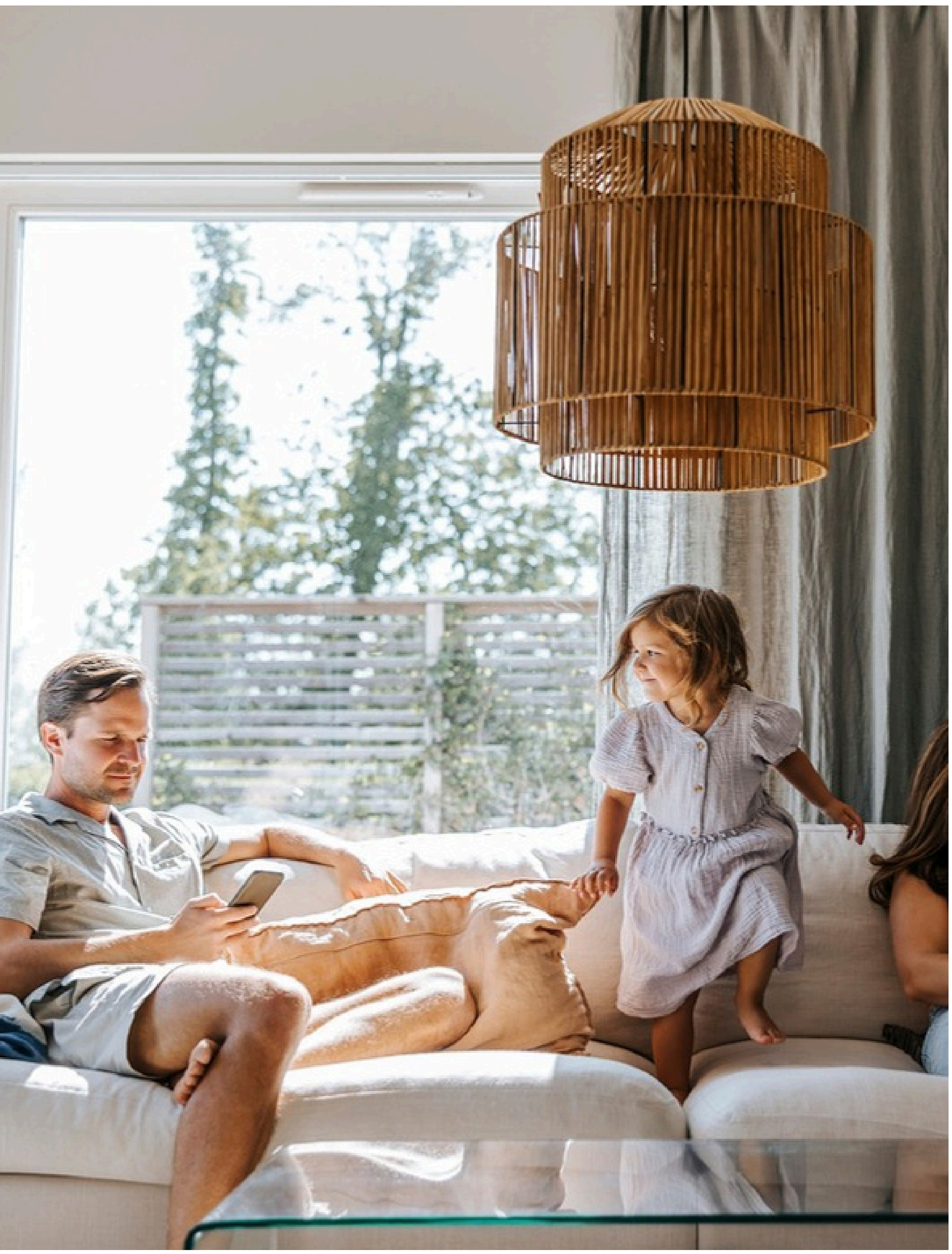
Bedrooms

- How many bedrooms do you need?
- How will each of those rooms be used?
- What are your preferences for the owner's suite?

Kitchen

- What are your general preferences for the kitchen?
- What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?
- What finishes do you like e.g., countertops, flooring cupboards, sink, appliances, etc.)?
- Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

Your Home Interior



Living Room/Ramily Room

- What are your general preferences for your living and family room(s)?
- What size room(s) do you have in mind?
- Do you prefer your living and family room(s) to be separate and intended for different purposes?
- Do you want a fireplace? What other living areas are you looking for? (e.g., playroom for children, studio, mud room)
- What else do you see for living areas?

Dining Room

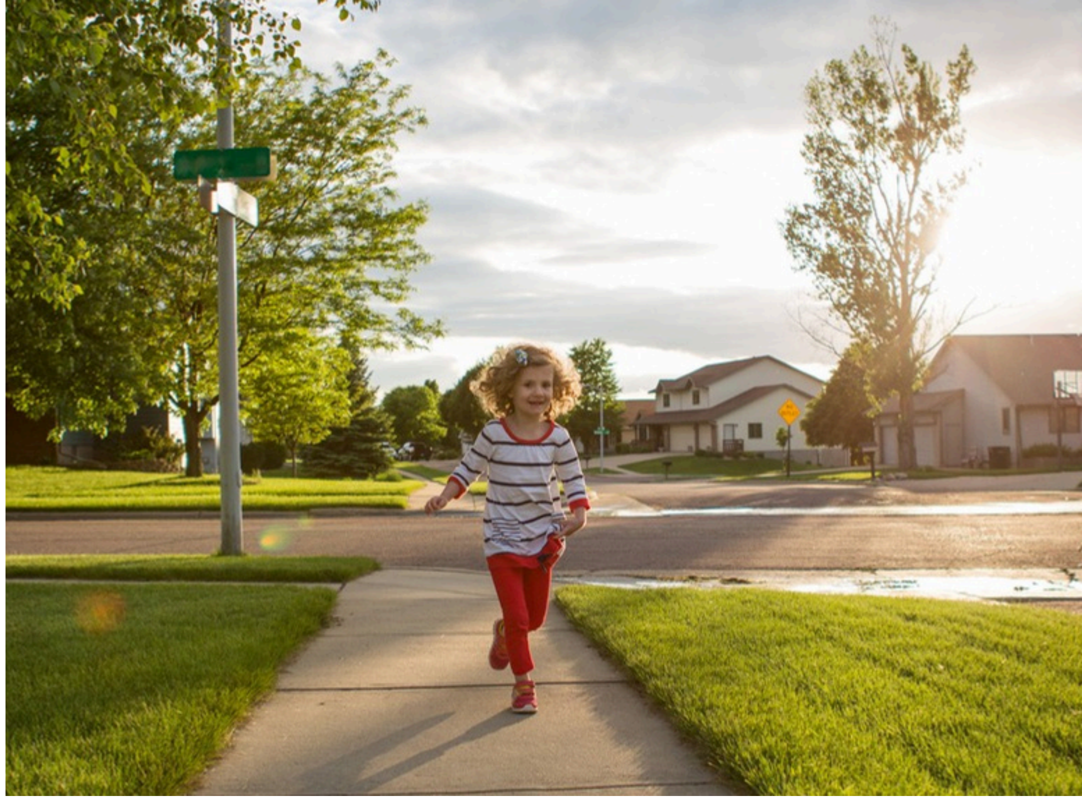
- Would you like the dining room to be part of the kitchen configuration?
- What about the living room — how should it be situated with regard to the dining room?
- What size dining room table do you have? Is there other dining room furniture i should take into account?

Your Home Exterior

Agent Tip

Match Architectural Style.
Ensure the exterior design aligns with the home's style (e.g., brick for traditional, stucco for modern) to maintain cohesion and boost curb appeal.

- Approximately what square footage would adequately cover your living space?
- How many stories do you prefer?
- What lot size are you looking for?
- What architectural styles are you drawn to?
- What type of exterior siding appeals to you?
- Do you want a porch, deck, or both?
- What are you looking for in terms of a garage [e.g., front load, side load.]?
- What type of driveway or vehicle entrance/exit will you require?
- Do you want a swimming pool?
- Do you need room for any structures such as a greenhouse or shed?
- Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]
- What other exterior features are important to you?



Your Neighborhood Preference

Agent Tip

Pick a neighborhood or piece of property that fits your lifestyle — consider nearby amenities, commute, acreage or community feel for a happier day-to-day.

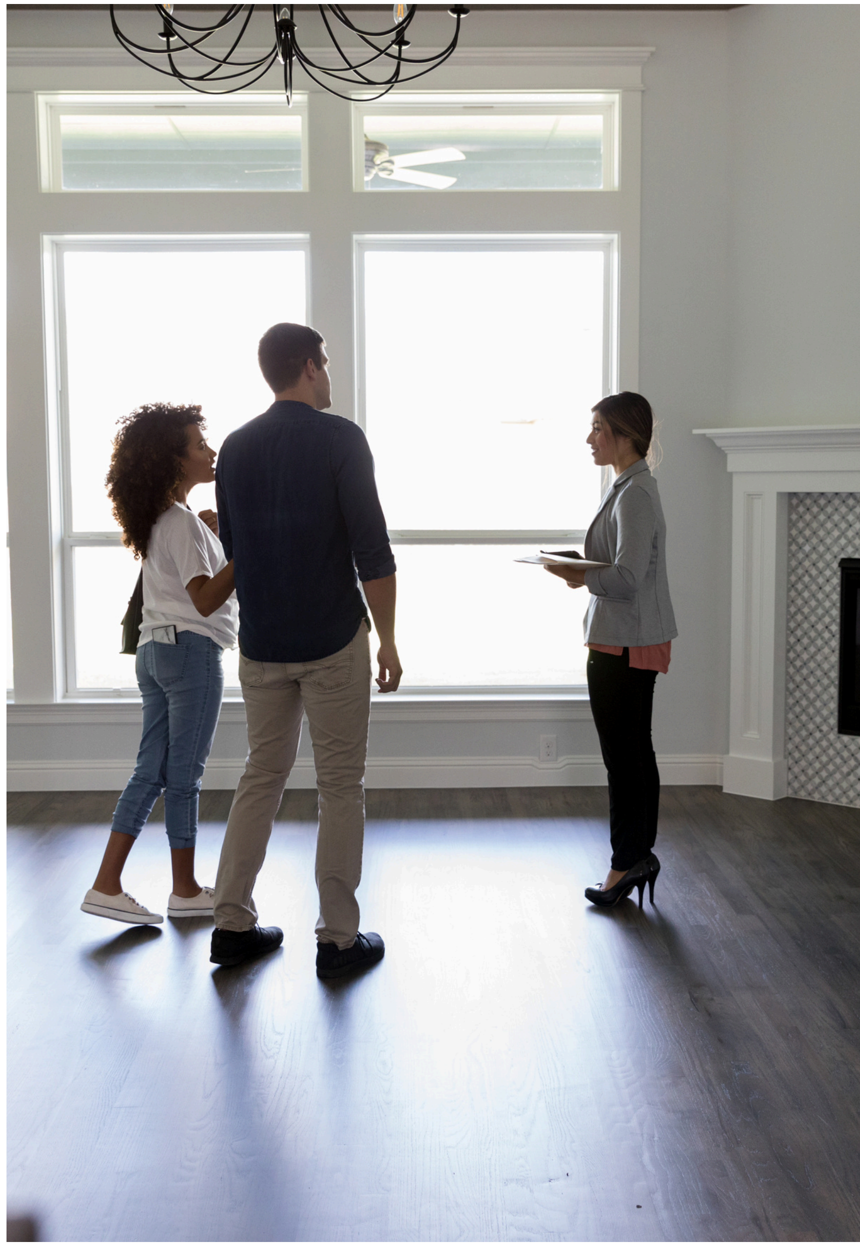
- What neighborhoods or areas would you enjoy living in?
- How much land, if any, do you need for livestock, farm, mini farm, or to just stretch.
- Are there any specific streets or characteristics in these neighborhoods you're drawn to? If applicable, what school districts do you prefer?
- Where do you work?
- Where are your favorite places to shop? What other conveniences would you like nearby?
- What do you like to do for fun?
- Are there any recreational facilities that you enjoy?
- Any other considerations are there for your ideal neighborhood?

One last look

Even with a new construction home, before the deal is done, it's important to take one last walkthrough of the property. This is your last chance to bring up any potential concerns to the builder. Below are some common details to keep an eye out for during a final walkthrough.

- Paint and touch-ups
- Lights and switches operational
- Open and close cabinet doors and drawers
- Water running on all fixtures
- Exterior complete
- No drainage or grading issues

Whatever you discover, we are here to deliver the message as respectfully as possible so your needs get met without causing the builder to get nervous.



Agent Tip

Arrange for a professional home inspector to perform an inspection prior to the final walkthrough. This allows a "punch list" of repairs to be prepared for the builder to address in advance.

Dot all the i's, cross all the t's, grab your new keys!

The finish line is near! In just a few steps, we'll cross the threshold into your new home!

Secure a Homeowner's Insurance Policy to start on the closing date. If you don't have a preferred provider, we can share a list of recommended options.

Avoid making major purchases, opening new credit lines, or changing jobs until we receive the clear-to-close confirmation, as these actions could delay or jeopardize the closing process.

Wait for the mortgage underwriter to confirm we're CLEAR TO CLOSE, signaling that we can finalize your closing date with the title company.

On the given date, we will meet with you, the title company closing agent and sign all the final paperwork.

Once that's done, it's time to **CELEBRATE!**

CONTACT

Team Romines at Keller Williams Realty

Your New Construction Experts

With 25+ years in real estate and backgrounds in geriatric care, Rochelle and Andrew Romines bring empathy, precision, and local expertise to every project. We specialize in:

- **Negotiating maximum builder incentives.**
- **Managing custom timelines and progress tracking.**
- **Coordinating with lenders, attorneys, and builders for a seamless process.**

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