

COMPLETE HOME BUYER PACKET

East Tennessee Farm & Ranch Properties

Apryl D. Langlois, Realtor®

License #366498 | REAL Broker | Arbella Collective | Greeneville, TN



ABOUT ME

Welcome! I'm Apryl D. Langlois, your dedicated East Tennessee Realtor specializing in farm, ranch, and luxury properties. I provide a concierge-style experience designed to make your home buying journey seamless and stress-free. From pre-approval to move-in day, I'll guide you every step of the way with local expertise and personalized attention.

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THE HOME BUYING PROCESS

1. PRE-APPROVAL

Get pre-approved with a lender to know your budget. This strengthens your offer and shows sellers you're serious.

2. HOUSE HUNTING

We'll tour properties that match your criteria. I'll provide market insights and help you evaluate each home's potential.

3. MAKING AN OFFER

I'll craft a competitive offer based on market analysis, negotiate terms, and protect your interests throughout.

4. DUE DILIGENCE

Schedule inspections, review disclosures, and complete appraisal. This is your time to verify the property's condition.

5. CLOSING

Final walkthrough, sign documents, and receive your keys. I'll coordinate with all parties for a smooth closing day.

6. POST-CLOSING

I'm still here after closing! From contractor referrals to property questions, my support continues beyond move-in.

YOUR HOME BUYING ROADMAP

Follow this visual guide to understand each milestone on your journey to homeownership.

01

Pre-Approval

02

House Hunting

03

Make an Offer

04

Due Diligence

05

Closing

06

Move In!

Pre-Approval

Meet with a lender, gather documents, and determine your budget range.

House Hunting

Tour properties, evaluate neighborhoods, and identify your top choices.

Make an Offer

Submit a competitive offer with strategic terms and contingencies.

Due Diligence

Inspections, appraisal, title search, and final loan approval.

Closing

Final walkthrough, sign paperwork, and receive your keys.

Move In!

Welcome home! Set up utilities, change locks, and settle in.

RECOMMENDED LENDERS

These trusted local lenders specialize in East Tennessee properties. You are always welcome to use any lender of your choice.

The Pechmann Team

Contact: Gregg Pechmann

Email: gpechmann@rossmortgage.com

Link: linktr.ee/thepechmanteam

Cross Country Mortgage

Contact: Tuan Nguyen

Phone: (423) 791-4188

Email: teamtn423@gmail.com

You are not required to use any of the lenders listed above. These are simply professionals I have worked with and trust to provide excellent service.

DOWN PAYMENT & CLOSING COSTS

What to expect when buying a home in East Tennessee

Closing Costs Breakdown

Prepaid Items: Homeowner's insurance, property taxes, mortgage interest, HOA dues (if applicable)

Other Fees: Home inspection (\$300-\$500), survey, pest inspection, attorney fees, courier/wire fees, transfer tax

Title Insurance: Costs vary by purchase price and lender requirements

Example: \$250,000 Home

Greene County, TN

5% Down Payment: \$12,500

3% Closing Costs: ~\$7,500

Total Cash to Close: ~\$20,000+

Note: FHA loans may require as little as 3.5% down. VA and USDA loans may offer 0% down for eligible buyers.

Tips for Buyers

- Compare rates from at least 2-3 lenders
- Explore THDA (Tennessee Housing Development Agency) programs
- Get pre-approved early to strengthen your offer
- Budget for repairs and updates beyond closing costs
- Request a Loan Estimate from each lender for comparison

Disclaimer: These figures are educational estimates only and do not constitute financial advice. Actual costs vary by lender, loan type, and current market conditions. Consult your lender for precise numbers.

MOVING DAY TIPS

A smooth transition from your old home to your new one

Moving Out of Your Old Home

- Start packing early, one room at a time
- Label all boxes by room and contents
- Donate or sell items you no longer need
- Schedule utility disconnections for move-out day
- Do a final walkthrough before handing over keys
- Keep important documents in a separate bag
- Take photos of your old home for your records

Settling Into Your New Home

- Change all locks and garage codes immediately
- Set up utilities before move-in day
- Deep clean before unpacking
- Unpack essentials first (bedding, toiletries, kitchen)
- Inspect the home and note any issues
- Introduce yourself to neighbors
- Update your address with USPS, banks, and subscriptions
- Take your time decorating — enjoy the process!

Congratulations on Your New Home!

Thank you for trusting me to guide you through this journey. Buying a home is one of life's biggest milestones, and it has been my honor to walk alongside you every step of the way. Please don't hesitate to reach out anytime — whether you need contractor recommendations, have questions about your property, or simply want to share how you're settling in. I'm always here for you.