



BUYER'S GUIDE

Your Path. Our Purpose.

Homes · Financing · Faithful care in the Upper Cumberland

Rooted in Tennessee. Committed to You.

1ne Source TEAM

We Listen Well and Serve Better.
For every house is built by someone,
but He who built all things is God.
HEBREWS 3:4

TN

Let Us Help You
Find Your Way Home.

www.1Source.Team
REAL ESTATE SERVICES

www.1Source.Loan
HOME LOAN SOLUTIONS

Texana Bank • NMLS #2695596

YOUR HOME. YOUR LOAN. ONE SOURCE.
Purchase • Refinance • VA Loans • More

FAITH | FAMILY | INTEGRITY | SERVICE

YOUR PATH. OUR PURPOSE.

VICTORIA CARMACK

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1 Source Loan · 1 Source Team

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www.1Source.Team **www.1Source.Loan**

Cookeville · 18 N Madison Ave, Suite 100

Crossville · 94 Woodmere Mall

Texana Bank | NMLS #2695596

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We Listen Well. We Serve Better. · Faith · Family · Integrity · Service

WELCOME

At 1 Source Team, buying, selling, or financing a home is about so much more than a transaction. It is about families finding a place to grow. New beginnings. Fresh chapters. Dreams taking an address.

We walk beside you through one of life's biggest decisions — with honesty, integrity, genuine care, and the resources to make the journey a little easier. We do not call people out. We call people up — to peace, wisdom, and a new place of grace called home.

We are proud to call Tennessee home. Serving the Upper Cumberland is not a market to us. It is a privilege.

OUR COMMITMENT IS SIMPLE

- We listen first.
- We serve with compassion.
- We communicate honestly.
- We work with excellence.
- We treat every client like family.

ONE SOURCE — TWO DOORS, ONE CARE PLAN

Homes live at www.1Source.Team. Financing lives at www.1Source.Loan. You should never feel like you hired two companies. Victoria and the team keep the house and the loan in one conversation so we remain an asset on your path — never a distraction.

Loan services through Texana Bank | NMLS #2695596. When you click Apply, you enter Texana Bank's HomeHub under Victoria Carmack. The porch stays 1 Source. If the portal feels confusing, text us. We finish it together.

COMMUNITIES WE SERVE

Cookeville · Crossville · Monterey · Sparta · Rickman · Baxter · Jamestown — and the towns and ridges between. First home, move across town, relocating to Tennessee, investing, downsizing, VA, multi-generational, land.

YOUR BUYER CARE PLAN

We fill this out together. It is not paperwork to file. It is the promise that someone is watching your timeline.

Buyer name(s) _____

Best phone / text _____

Email _____

How you like to hear from us _____

Where you are now _____

Where you want to go (home + payment peace) _____

Areas / towns that feel like home _____

Must-haves _____

Nice-to-haves _____

Timing (your clock, not the market's) _____

Pre-approval status / 1Source.Loan started? _____

Next three steps

1. _____

2. _____

3. _____

Who owns each step _____

Target dates _____

Prayer / quiet check-ins: welcome if you want them – never forced. You lead the pace. We keep the details.

Your 1 Source people

Victoria Carmack — Real Estate & Mortgage Consultant; the voice and the plan. Team members walk with showings, coordination, and follow-through so dates do not live only in your head. Cell 931-261-9752 ·

Answers@1sourcerealtypros.com

GET READY BEFORE YOU FALL IN LOVE WITH A HOUSE

The kindest thing we can do is help you see the number and the neighborhood with a clear head — before a front porch talks you into rushing.

- A listening conversation: needs, must-haves, people who must be honored in the decision, and the pace that lets you sleep.
- Pre-approval through 1Source.Loan so an offer has a team and a number behind it.
- Gather: photo ID, income, bank statements, gift letters if needed, VA certificate of eligibility if that is your lane.
- Pause: new debt, job changes, and large unexplained deposits until after closing — tell us first if life moves.

ISOURCE.LOAN — STILL VICTORIA

The landing page is our maroon porch. Apply Now — Home Loan / Refi opens Texana Bank's HomeHub under victoria.carmack@texanabank.com. Purchase, refinance, HELOC, VA, and more. Broker Jake provides calculators (payment, affordability, refinance, equity) so you can run estimates. They are not a commitment.

Not ready to apply? Text 931-261-9752. I'll walk you through it.

HOW WE SEARCH

- Start at www.1Source.Team — saved searches and alerts so new listings come to you.
- Lifestyle first: in-town, acreage, lake, ridge, first-time, VA-friendly, multi-generational, land.
- Showings on your calendar, not ours.
- We will tell you what days-on-market and inventory mean in this season, without the noise.
- When a property may serve you better at auction, we will say so plainly and keep your goals at the center.

LOOKING WITH WISDOM

A showing is stewardship, not a scare list. We walk the house and the land with both eyes open and a peaceful voice.

- Neighborhood, commute, schools if they matter to you, well or public water, septic or sewer, flood, HOA.
- What can be loved into shape — and what will cost more peace than it is worth.
- Talk about a house without losing your peace. We can step outside.
- When to slow down. When the right one is in front of you and it is time to move.

MAKING AN OFFER

- Price, closing date, inspections, financing type, and personal property — explained in plain language before you sign.
- Pre-approval makes the offer kinder to the seller and safer for you.
- If more than one family wants the house, we stay steady. Panic is not a strategy.
- You remain the decision-maker. We remain the advocate.

UNDER CONTRACT — WHO WATCHES THE CLOCK

Earnest money • inspections • appraisal • title • insurance • loan conditions • final walk-through • closing. Victoria and the coordinating team own the calendar with you. Financing and the house file stay in one conversation.

We will check in on your clock. You should never wonder who is holding the next step.

HOME LOAN SOLUTIONS

Your Home. Your Loan. One Source. The money conversation belongs inside the same care plan as the house.

Purchase

Pre-approval and a purchase loan so your offer is ready when the right home is.

Refinance

A fresh look at the note you already have — timing, peace, and whether a refi serves this season.

HELOC

Equity for family needs, repairs, or the next assignment — talked through before you apply.

VA & more

If you have served, we will honor that benefit and walk the file with care. Other options as they fit.

Apply at www.1Source.Loan. Calculators from Broker Jake sit below Apply and Text Victoria. Every calculator is labeled: Estimate only. Apply with Victoria at Texana Bank | NMLS #2695596.

APPLY NOW — HOME LOAN / REFI

www.1Source.Loan · Texana Bank HomeHub under Victoria Carmack

NMLS #2695596

This guide is not only for first purchase. Keep it. When a refinance or HELOC becomes the next faithful step, the same team is still here.

CLOSING DAY AND THE FIRST WEEK HOME

- What to bring: valid ID and anything your closer or lender has asked for. We will remind you.
- Utilities, keys, warranties, and change of address — a short list, not a scavenger hunt.
- We do not vanish at the table. You will know how to reach us the week you move in.
- If you welcome a spoken blessing over the house, we will offer one. If you would rather a quiet handshake, that is holy too.

AFTER YOU ARE HOME

- A Google review is a gift if the work blessed you — never an obligation.
- Home-value check-ins when you ask, not a drip that wears you out.
- HELOC or refinance later if life opens a new assignment.
- People you love are welcome here. We will call them up, not wear them out.

RESOURCES

- Search homes, home value, consultation — www.1Source.Team
- Apply and calculators — www.1Source.Loan
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- Answers@1sourcerealtypros.com
- Cookeville: 18 N Madison Ave, Suite 100 • Crossville: 94 Woodmere Mall

1 SOURCE TEAM

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Kind regards and Southern grace.

One team. One Source. Always by your side.