

LET'S FIND HOME

*Your Complete Guide to Buying
Property in the Carolinas*

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Carolinas Property Group, brokered by eXp Realty



**1,000+
BUYERS HELPED**



**\$100 MILLION+
SALES VOLUME**



**100+
5-STAR REVIEWS**



**TOP 5%
U.S. RANKING**



We are a full-service real estate team based in the Greater Charlotte Area, serving buyer, seller and investor clients across The Carolinas.

Our team of highly experienced, established real estate agents is dedicated to protecting our clients and promoting their best interests throughout the buying, selling, or investment process.

We aim to make sure every client has a real estate experience that is educational, stress free and successful. Our ultimate goal is to help our clients obtain their financial goals and the lifestyle of their dreams.

So whether you are looking to buy, sell, or invest in NC or SC, Carolinas Property Group is here to help you make your next move!

MEET OUR TEAM



KEITH SANDMAN

NC & SC REALTOR®

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As a highly experienced, established real estate broker licensed in both NC & SC, I'm dedicated to protecting my clients and promoting their best interests throughout the entirety of the home purchase or sale process. I help my clients increase their comfort level and confidence, and ultimately maximize their profit on every transaction.

Originally from Naples, FL, I moved to Charlotte in 2006. With a keen mind for finance, I quickly found a home in Charlotte's banking industry within the large syndicated division of Bank of America. At the encouragement of family and friends, I made the leap into a career in real estate in 2015. I joined Better Homes and Gardens Real Estate Paracle, where I became co-owner and partner of Costello REI Fort Mill office. Then in 2021, Nick and I moved our team, Carolinas Property Group, over to eXp Realty.

I'm known for my expertise, integrity, professionalism and graciousness. I truly believes it is a privilege to represent and guide each client through the most important purchase of their life. I'm passionate about exceeding client expectations and being a valuable resource to everyone I meet. My success in real estate has been largely based on client referrals.

Whether you are a first-time home buyer, building a new home, investing in real estate, re-locating, downsizing or moving your growing family into a larger home, I'm ready to help you make your next move!



NICKOLAS MAY

NC & SC REALTOR®

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I'm Nick May, a licensed REALTOR® in both NC & SC, and the Co-Founder of Carolinas Property Group. With over 6 years of experience in the dynamic Charlotte Region market, I'm passionate about making your real estate journey smooth, successful, and enjoyable.

My mission is to provide each client with a personalized, client-centered experience, understanding that every real estate transaction is unique. Whether you're buying, selling, or investing, I tailor my approach to meet your specific goals. With deep local knowledge, a keen understanding of the market, and cutting-edge marketing strategies, I'm committed to securing the best possible outcomes for you.

Born and raised in South Carolina, I graduated from the University of South Carolina. I've proudly called Indian Land, SC, home for over 12 years, where I live with my wife, Jessalyn, and our two beloved dogs, Teddie and Lucy. When I'm not helping clients, you'll find me enjoying concerts, movies, and cheering on my Gamecocks. Living near the NC border gives me a unique perspective on the distinct characteristics of both states, allowing me to provide insights that go beyond the typical property details.

I pride myself on delivering clear communication, honest advice, and top-tier service, all while utilizing the latest tools and technology to effectively showcase your property. So, it's time to turn your real estate dreams into a reality!

MEET OUR TEAM



KRISTI WHITAKER

NC & SC REALTOR®

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Having lived in the Carolinas for more than 45 years, I know and love this part of the world! When you work with me, you can be confident in my knowledge of the area and my connections to just about any service provider you may need.

In 2018 after many years as a stay-at-home mom to 3 sons, my passion to help others led me to pursue a career in real estate. I am gifted at connecting with people and always grateful for the opportunity to be a part of clients' home buying/selling journeys. In working with my clients, I take time to learn what matters most and fully understand their individual situation so I can best assist in their journey.

I am a problem-solver who is able to seek solutions and think outside the box to help my clients make it happily to the closing table. In my free time, I love going to the gym, reading, exploring spirituality, spending time in nature and pursuing my artistic talents. I also enjoy dinners out, time with friends, great conversations, and listening to live music.

Almost an "empty-nester," I currently live in Fort Mill. I am licensed in both South Carolina and North Carolina, and would be thrilled to have the opportunity to serve your real estate needs!



PRISCILLA HERNANDEZ

NC REALTOR®

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priscilla.hernandez@exprealty.com

Hi, I'm Priscilla Hernandez, a bilingual real estate professional with Carolinas Property Group, brokered by eXp Realty. With years of experience and a passion for helping others, I'm dedicated to assisting buyers, sellers, and investors in achieving their real estate goals while ensuring a seamless and rewarding experience.

As a California native and proud mom to my daughter Brisia and son Charlie, I understand how important it is to find the perfect home for your family. I bring local expertise, strong negotiation skills, and in-depth market knowledge to every transaction. Whether you're a first-time homebuyer searching for your dream home, a seller looking to downsize, or an investor seeking your next opportunity, I'm here to provide exceptional service every step of the way.

I take pride in offering personalized guidance tailored to your unique needs. From understanding local communities and current market conditions to negotiating the best deal and expertly marketing your property, I handle every detail to make the process as smooth and successful as possible. Building genuine relationships and exceeding client expectations is my top priority.

When I'm not working, I enjoy spending quality time outdoors with my family, exploring new cultures through travel, and creating cherished memories with loved ones. Let's connect and work together to turn your real estate dreams into a reality!

Value Added by a Buyer's Agent

Exclusive Representation for Your Interests

Unlike going through a listing agent who serves the seller's interests, a buyer's agent is committed solely to you. They ensure your needs and preferences are top priority, offering unbiased advice and support throughout the buying process.

Access to Off-Market Listings

Your buyer's agent can tap into a network that goes beyond the usual listings, including off-market or "pocket" listings. This access can be crucial in finding your dream home in competitive markets.

In-Depth Market Insight

Buyer's agents offer specialized knowledge of the local market, from pricing trends to neighborhoods. This insight is invaluable for making educated decisions and finding hidden gems.

Skilled Negotiation on Your Behalf

Having a seasoned negotiator on your side can save you thousands. Buyer's agents negotiate not just on price, but on terms and conditions that best serve your interests.

Coordination of the Buying Process

From setting up property alerts, to arranging viewings, to coordinating inspections and navigating closing procedures, your agent handles the logistics. This coordination is essential for a smooth journey from house hunting to homeownership.

Insider Advice on Property Potential & Pitfalls

A buyer's agent looks beyond the surface, advising you on the potential or pitfalls of properties. They help you see the full picture, including aspects like future resale value and necessary repairs.



Client Testimonials

"Kristi helped my wife and I find the perfect home for us to buy. Throughout the whole process, Kristi was very attentive to detail, knew what we wanted, and was always available and willing to show us as many houses as we could fit into one day. When we closed, she helped us navigate through that process making it as easy and less stressful as possible. I would highly recommend having Kristi as your realtor, or anyone through Carolinas Property Group for the best experience when buying a home."

- PEDEN WARLICK

"My husband and I had the pleasure of working with Keith as our realtor, and we couldn't be happier with the experience. From start to finish, Keith was incredibly attentive and responsive, answering all our questions and ensuring we felt comfortable throughout the entire process. His commitment to our satisfaction didn't end at closing; Keith checked in with us afterwards to ensure we were pleased with our purchase and promptly addressed any concerns we had. We highly recommend Keith to anyone looking for a knowledgeable and dedicated realtor."

- BRIANNA HAMILTON

"I recently closed on my home in Westover Neighborhood here in Rock Hill and just wanted to share about the amazing experience I had with my buyers agent, Nick May at CPG! From day one he listened to my needs and wants and helped me find the perfect home for me! He and the team at CPG worked behind the scenes communicating with closing lawyers, sellers agent, inspectors and my financial team on my behalf! I'm happy to have found an agent that truly represented me and kept me informed every step of the way so that I understood the real estate process from start to finish. I could not recommend a better agent or team for this huge achievement in my life or yours!"

- DENISE PEREZ

Read More Reviews



<https://g.page/r/Cdk6TpdHqFz0EAI/review>



<https://www.facebook.com/cpgatexprealty/reviews>



<https://www.zillow.com/profile/Keith-Sandman>

Buying Process Overview

STEP 1

Organizing your Finances

- ☐ Gather your documents.
- ☐ Obtain pre-approval or proof of funds.
- ☐ Locate down payment funds.
- ☐ Prepare for any additional costs.



STEP 2 & 3

Searching & Showings

- ☐ Discuss Buyer's Agency Agreement options for showings. A written agreement (for a single property, multiple properties or a duration of time) is now required before any showings.
- ☐ Review potential properties online.
- ☐ Schedule showings and view the properties you are most interested in.
- ☐ Write an offer to purchase on your favorite property/properties.

STEP 4

Going Under Contract

- ☐ Negotiate the terms of the offer and accept the contract.
- ☐ Deposit escrow, complete loan application and homeowners insurance quotes.

STEP 5

Due Diligence & Escrow

- ☐ Conduct inspections.
- ☐ Resolve/negotiate any issues from inspection report(s).
- ☐ Your lender will order the appraisal
- ☐ Obtain homeowners insurance.

STEP 6

Closing Time

- ☐ Attorney or Title company will conduct title search and order survey.
- ☐ Receive closing statement/clear to close.
- ☐ Wire funds to closing company.
- ☐ Conduct a final walk-through of property and close.
- ☐ Closing day: Get your keys, it's all yours!

Financing your Home Purchase

The very first step of the home buying process is to get a pre-approval letter from a lender stating how much you are qualified for. It's important to ask your potential lenders some questions to make sure they are a good fit for you. This is your home buying journey, and you deserve to understand the process every step of the way. A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter when you're ready to buy.



Questions for Potential Lenders

- 1. What type of loan do you recommend for me and why?** There's no one type of mortgage loan that's superior to another. Whichever you choose, you need to know why it's the best option for you and how it works.
- 2. Will my down payment vary based on the loan I choose?** If you're tight on cash or don't want to be cash poor, let your lender know. Loans vary in their down payment requirements.
- 3. What is the interest rate and the annual percentage rate (APR)?** Everyone talks about the interest rate, but the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.
- 4. Can I lock-in an interest rate? If so, for how long?** If you think rates will be going up, ask if you can lock it in for a set time period.
- 5. What will my closing costs be? Are they in my loan, or do I pay them at closing?** Closing costs are approximately 3-6% of your loan value so make sure to plan how they'll be covered.

Our Trusted Lender

Kendra Lamanna, with Sebonic Financial, has been a dedicated professional in the mortgage industry since 2016. Known for her knack for simplifying the home-buying process, Kendra specializes in educating borrowers and helping them make confident choices on their journey to homeownership. As a correspondent lender working with Fannie Mae and Freddie Mac, she offers a full range of financing options, including down payment assistance and non-QM products, ensuring clients have access to the most suitable programs for their needs.

Licensed in 23 states, Kendra's reach and expertise are as extensive as her enthusiasm for working with first-time homebuyers. She's passionate about empowering clients with the knowledge they need to achieve their homeownership goals, and she brings a warm, supportive approach to each interaction.

Whether guiding new buyers or partnering with seasoned clients, Kendra is committed to making the lending process as smooth and enjoyable as possible.



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Determining Wants vs. Needs

Before we hop into the home search, I like to advise my clients to create a "Needs" list and a "Wants" list. This will help us to really focus on the things that are most important in your future home.

Needs are the non-negotiable features; the features you simply must have in your next home. Wants are the ones you'd like to have, but you can add or change down the road. Don't feel like your first draft has to be your final draft—and above all else, remember you can't change the lot, the location, or the price you paid so spend a good amount of time thinking through those three before moving on.

Needs might be things like:

- Enough square footage for you and your family
- Pool, jacuzzi, or other exterior water feature
- Sufficient bedrooms and bathrooms
- Fenced-in backyard
- First floor primary bedroom
- Close proximity to work and school

Wants might be things like:

- Specific carpet, hardwood floors, or tile
- Kitchen amenities like high-end countertops
- Attached two-car garage
- Walk-in shower, walk-in closet and/or double vanity

Wants vs. Needs

Write down your needs and your wants in your future home.

NEEDS

WANTS

Home Buyer Questionnaire

This questionnaire is for you to write down what you're really looking for in your next home.

What area are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What is the top 5 most important things in your future home?

Anything else we should keep in mind during our search?

Searching Strategically

Now that you've got your wants vs. needs list in hand, the fun really begins! It's time to talk about narrowing down those listings and deciding which ones to see in person. First up, let's talk about best practices for searching online. No doubt you know the sites (Realtor.com, Zillow, Redfin, Trulia), but how can you get the results you want? Try some of our tips, below.



- Use the search filters but not too much. You don't want to restrict your search so tightly that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search, and add \$25K to your max price since homes often sell under asking.
- If you see a listing for a home that catches your eye, check out the Google street view. Online pictures can be deceiving so a virtual 'walk down the street' will give you a better sense of the house and surrounding area.
- Don't ignore a home because it is "pending" or "under contract." Pending contracts can fall through, so keep it on your list especially if the listing checks all your boxes.

After you've found a few homes you like, jot down the MLS number and address. Shoot the list to me and I will call the listing agents to gather pertinent info and gauge the seller's motivation.

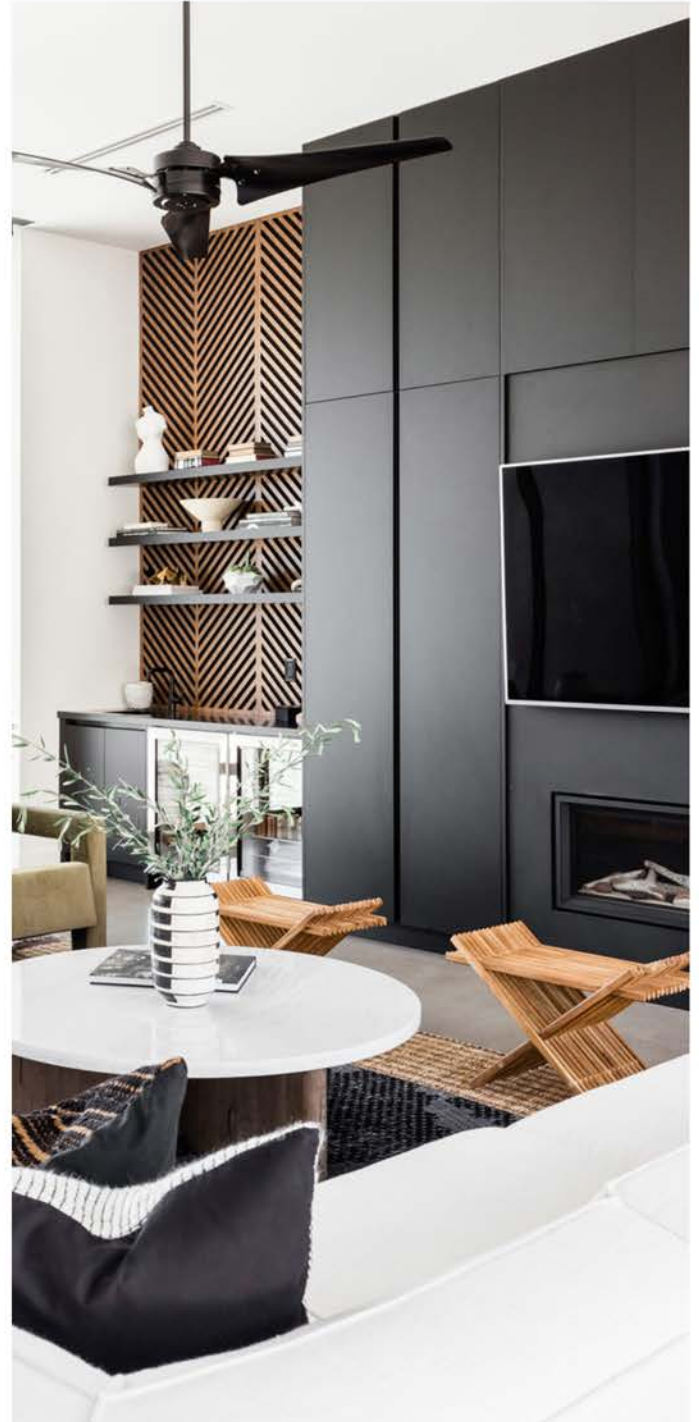
At this point, it's time to look at the calendar and find a chunk of time to tour the homes on your shortlist. Carve out more time than you think you'll need since you don't want to be rushed if you find a home that may be "the one."

Scheduling & Making the Most of your Showings

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. I know you're excited, but you gotta go into those showing calm, cool, and with your thinking cap on.

Here's a quick list on how to do just that:

- Before a showing, read over your wants vs. needs list and revisit your budget. Having this fresh on your mind will help you stay objective and focused. Take pictures and videos to jog your memory later and to help you process with friends and family.
- Remember, you can't change the lot or the location so make sure you love both. You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.
- Don't let yourself get distracted by decor or staging. These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.
- Take your time. If a home makes a good first impression, let me know you're interested and that you'd like to spend more time at the home. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.



Tips for Making an Offer Stand Out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that stands out.



- Include a pre-approval letter that shows that you're serious, qualified, and ready to purchase.
- Always use a friendly tone with the other party. Let sellers know you want their home—and that you'll be easy to work with all the way to closing.
- Put your best foot—and price—forward. You may only get one shot, so make it count. Use comps and trends as a guide, but go in with a strong number you know a seller would find favorable.
- If you can pay "all cash," say so. When you don't need financing, your offer is less risky for anxious sellers.
- Propose to close quickly and only include contingencies if you must.
- Sometimes it's the smallest gestures that have the most significant impact.
- And of course, when you're ready, I will guide you through putting together an offer that gives you every advantage in landing the home of your dreams.

Going Under Contract & Next Steps

You made an offer, and it has been accepted—go ahead, cue the confetti! And while it'll be a few more days until you can move in, you're well on your way to closing the deal on your new home sweet home.

Here's a quick rundown on what happens after you make an offer that gets accepted and your new home is "under contract."

- First, I will carefully review important dates and information you will need to know to ensure a successful closing. Check out the checklist on the following page to get all of your need to know information and important dates.
- You'll need to meet with your mortgage lender to firm up financing details and lock in your interest rate.
- Once the home inspection report comes in (and you should definitely request a home inspection), we may need to negotiate any repairs with your seller.
- You'll get an email or call from the closing attorney's office to schedule your closing.



Under Contract Checklist for Buyers

CHECKLIST:

- Due Diligence Fee (DDF) to Seller(s).** Your agent will help you coordinate delivery of DDF payment via check or wire directly to the sellers within 24 hours of contract execution.
- Make Earnest Money Deposit.** You must send escrow deposit via check or wire to the closing attorney. Be very careful when wiring any funds. Never trust wiring instructions sent via email.
- Begin loan application.** Your loan application needs to be started right after you have an executed contract. During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications.
- Due Diligence Period: Inspect, Appraise & Insure.**
I recommend scheduling any inspections & requesting an appraisal immediately to leave time to renegotiate repairs, credits at closing, etc., with the seller(s) during the DDP. Also contact Insurance companies to make sure the home is insurable before the end of the DDP. After the DDP expires you will lose your DDF and EMD if you terminate the contract.
- Closing preparation.** Once you're clear-to-close, we will schedule a closing date and final walk-through. Also, have utilities transferred or activated effective on your closing day.
- Closing.** Post closing the deed/title is transferred from the seller(s) to the buyer(s) and the keys are handed over. Don't forget to bring your driver's license to your closing!

KEY DATES:

EXECUTED CONTRACT
DUE DILIGENCE FEE DEPOSITED
EARNEST MONEY DEPOSIT
LOAN APPLICATION DUE
INSPECTION DATE
DUE DILIGENCE PERIOD EXPIRATION
CLOSING DATE

CONTRACT TERMS & CONTACTS:

PROPERTY ADDRESS:

SELLER(S) NAME(S):

PURCHASE PRICE:

\$ _____

DUE DILIGENCE FEE (DDF):

\$ _____

EARNEST MONEY DEPOSIT (EMD):

\$ _____

CLOSING ATTORNEY/ESCROW AGENT:

FIRM: _____

ADDRESS: _____

CONTACT: _____

PHONE: _____

EMAIL: _____



FAQ: Understanding Deposits for Real Estate Transactions

When engaging in real estate transactions, it's essential to understand the financial commitments involved. This guide explains the typical deposits required, focusing on the Earnest Money Deposit (EMD) and Due Diligence Fee (DDF); in South Carolina, known as a termination fee.

What is the Due Diligence Fee (DDF) / Termination Fee?

This fee is a negotiated term within the Offer to Purchase & Contract and is paid by the buyer to the seller in NC once the Purchase Contract is signed by all parties. In SC this fee is paid only when the contract is terminated. This fee compensates the seller for taking the property off the market during the buyer's Due Diligence Period (DDP), allowing the buyer to conduct thorough investigation of the property.

What is the length of the DDP, and what should buyers investigate during this time?

The DDP length varies but is typically 10-21 days from the effective date of the Contract. During the DDP buyers should conduct inspections, secure appraisal and loan approvals, request property surveys and title searches, and review any HOA documents and restrictive covenants. This time is crucial for buyers to assess the property thoroughly and decide whether to proceed with the purchase. Buyers can terminate the contract for any reason before the end of the DDP, but they will forfeit the DDF.

How much is the Due Diligence Fee (DDF) / Termination Fee?

The DDF is negotiated based on market conditions, the length of the DDP, and personal circumstances of both parties. Although not mandated by law, most sellers expect this fee and consider it the second most important term next to the purchase price. It is typically non-refundable unless the seller breaches the contract and is credited towards the purchase if the transaction closes.

What is the Earnest Money Deposit (EMD)?

The EMD, also a negotiated deposit, shows the buyer's good faith and is typically held in an escrow account by an attorney until closing. It is separate from the DDF and refundable under certain conditions specified in the purchase contract, especially if the buyer withdraws during the DDP without breach of contract. Like the DDF, it is credited towards the purchase upon closing.

What are some key differences and purposes of these deposits?

- DDF / Termination Fee: Provides a specified period for buyers due diligence, paid directly to the seller (In NC), generally non-refundable unless due to seller's failure to comply with the contract.
- EMD: Serves as financial protection for the seller against a buyer's casual backing out of a deal after the expiration of the DDP. It is held by an attorney or third party in a trust account, and may be refundable depending on the contract terms.

What are the contractual obligations?

- If a buyer terminates the contract during the DDP for any reason, they typically forfeit the DDF/Termination Fee but may receive a refund of the EMD if the contract allows.
- If the transaction fails because of the seller's fault, the buyer might recover both deposits along with any reasonable costs incurred during the due diligence process, although this is rare.

Do you have any additional recommendations for new or out-of-state Buyers?

- Buyers should consult with a real estate attorney to fully understand the implications of these deposits and the specific terms of their contracts.
- Buyers should promptly address all potential property issues during the DDP to ensure any necessary repairs or concerns are dealt with before its expiration.
- Sellers should disclose all known property issues and facilitate the buyer's investigations during the DDP to avoid contractual breaches.

All About Home Inspections and Insurance

What is a home inspection?

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection. I recommend that you are present for the inspection, so that you may ask the inspector any questions.

Why do I need to do an inspection during the "Due Diligence period" aka "inspection period"?

You should schedule all inspections ASAP so that the inspection report comes back within the DD period. That way if any issues need to be addressed, we have time to negotiate a credit or repairs. We can ask the seller to make repairs, or credit an amount to cover the cost of repairs at closing. If an agreement can not be made, you have the right to back out of the contract and get your earnest money/escrow deposit back.

The home seems like it's in good shape, do I really need a home inspection?

You may think the home is in perfect shape, but some of the costliest problems are difficult to spot: leaks, termite damage, foundation issues, poor ventilation, faulty wiring, and drippy appliances. A home inspection gives you the chance to have professional inspector(s) see if there are any problems that need to be addressed, replaced, or fixed.

If you are getting a loan, the lender will require you to obtain home insurance.

The home insurance company will typically require that you have certain inspections done. In order to obtain insurance, the inspection reports will need to fit the criteria of the insurance company. This is another reason that you may need to have an inspection done.



Inspection Cheat Sheet

Type of Inspection	Description
Standard	The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components.
Four-Point	The Four-Point Inspection examines 4 main things: Electrical, HVAC, Roof & Structure, and Plumbing. The Four-Point will most likely be required by your homeowner's insurance if the home is more than 30 years old.
WDO	The WDO Inspection is the Wood-Destroying Organism Inspection aka Termite Inspection. Ask your lender if your loan requires any certain inspections such as a WDO inspection.
Lead-Based Paint	If the home was built prior to 1978, a lead-based paint inspection is recommended

Our Trusted Inspection Company



BANNON HOME INSPECTIONS

8527 Landsford Rd

Monroe, NC 28112

704-776-3659

info@bannonhomeinspections.com

bannonhomeinspections.com

Home Insurance Cheat Sheet

Type of Insurance	Description
Homeowners	The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents.
Hazard	Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events.
Flood	Protects against damage caused by a flood.
Windstorm	Protects against damage caused by events such as tornadoes, hurricanes, or gales.



Our Trusted Insurance Company



BEN GROBE

CAP Insurance Group

704-295-8813 (o)

704-649-7682 (c)

ben@thecapteam.com

capinsurancegroup.com



Pre-Closing Checklist

Here's what's going to happen leading up to you receiving the keys:

■ Under Contract

■ Inspections

■ Obtain Insurance

■ Appraisal

An appraisal is an opinion of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect you from overpaying. The contract can be contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back short, we will be back to the negotiating table.

■ Obtain Mortgage

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, the lender will be finalizing your mortgage.

It is very important not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications for a loan.

■ Survey

Unless the seller already has a recent & acceptable survey of the property, the buyer has the option to pay for the survey (this will be in your closing costs). The title company or I will order this for you. The survey is a sketch showing a map of the property lines/boundaries among other things. The survey will show if there are any encroachments on the property.

■ Title

The title company will conduct a title search to ensure the property is legitimate and find if there are any outstanding mortgage liens, judgments, restrictions, easements, leases, unpaid taxes, or any other restrictions that would impact your ownership associated with the property. Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will also be a part of your closing costs.

■ Clear-to-Close!

The magic words! It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.

FAQ's: Your Closing Day

You've gotten the "clear-to-close" and we've scheduled our closing date and time – let's answer some questions you may have about closing day:

When do we do the final walk-through?

The final walk-through is exactly what it sounds like – it allows the buyers to do one last walk through before closing to confirm that the seller made the repairs that were agreed upon and to make sure no issues have come up while under contract. We will typically schedule this right before closing.

Who will be at our closing?

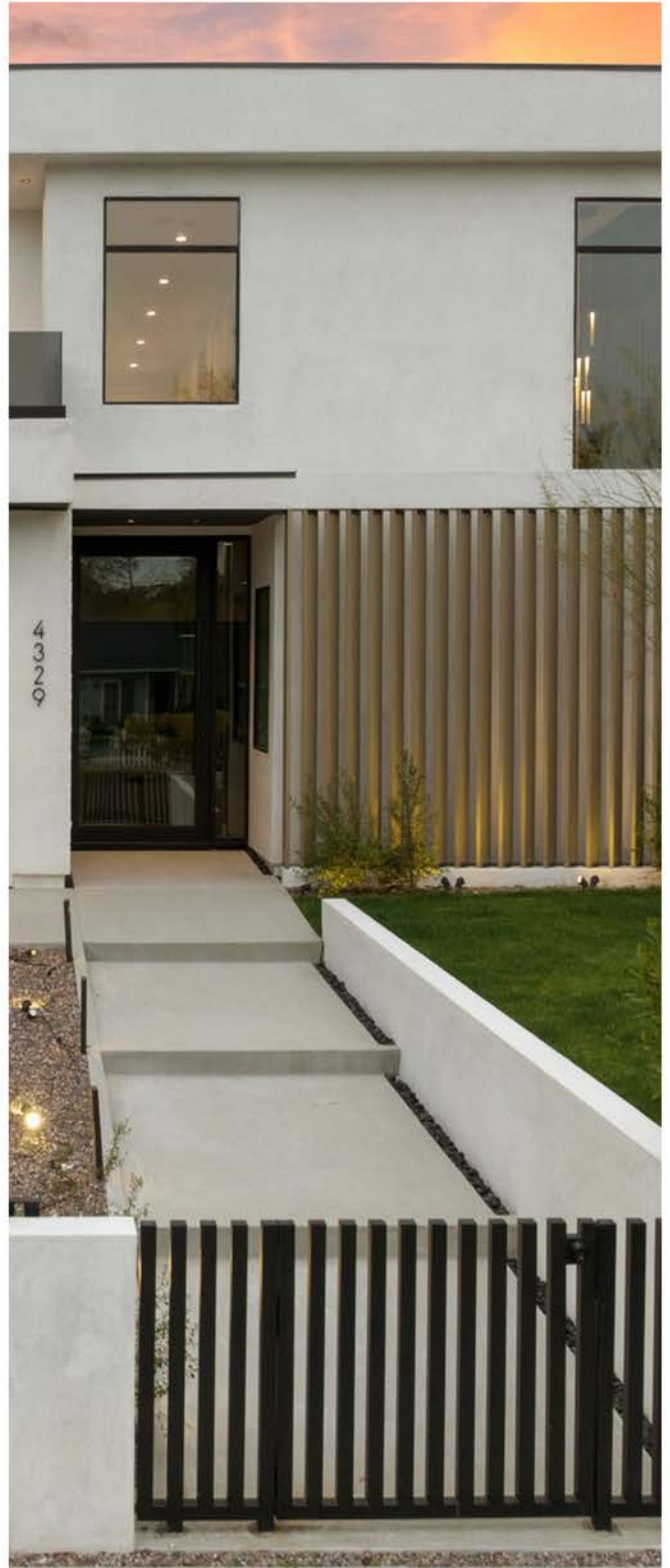
Situations vary, but you can expect some combination of these folks: Buyer (that's you!), seller, real estate agents, closing agent aka paralegal or attorney, mortgage lender, builder and/or a title company representative.

What will I/we do during closing?

Stretch those fingers beforehand and get ready to sign, sign, sign. At closing, the seller will sign ownership of the property over to you, and you'll sign several documents to receive possession.

What should I/we bring to closing?

Bring your photo ID and make sure to wire your payment in advance. Your agent will tell you any other documents specific to your situation. The closing process is relatively simple but be prepared for A LOT of paperwork. (And always, ask if you have a question along the way.)





THANK YOU
FOR LETTING US
GUIDE YOU HOME.