

2025
ISSUE

RELEVANTE

REAL ESTATE MAGAZINE

“CHUCK AND HIS
TEAM ARE VERY
ACCESSIBLE AND
SHOW GENUINE
CARE FOR THEIR
CLIENTS.”

Read Now !

Inspection vs. Appraisal
a guide to help you be an expert

Prepare to Sell
boost your curb appeal

Exclusive Insider Information

Chuck Belden



At Relevate,

I work by referral, because I believe that building strong relationships is more valuable than simply completing transactions. When I focus on connecting with others, I create trust and understanding. These connections lead to lasting partnerships that benefit everyone involved. Referrals show that people are willing to recommend my work, which means they have confidence in my abilities.

“I believe in going above and beyond to provide top-tier service and an exceptional client experience.”

MY SERVICES

SELLER REPRESENTATION

- A dedicated team of licensed professionals to support you throughout the entire process
- Home preparation and staging consultations to ensure your property shines
- Professional photography and accurate measurements to showcase your home
- Strategic pricing analysis and innovative tactics to maximize your profits and minimize days on the market
- A curated list of trusted vendors for any necessary repairs or updates
- Advanced marketing strategies to attract the most attention and increase the likelihood of multiple offers
- Expert negotiating to maximize every offer received
- Seamless transaction management to keep everything on track

BUYER REPRESENTATION

- Connections with trusted lenders to help you get pre-qualified quickly and confidently
- Flexible scheduling to tour homes at your convenience with a team of licensed professionals
- Expert insights and up-to-date real estate knowledge to guide your decisions
- Smart negotiating strategies to secure the best price and succeed in competitive multiple-offer scenarios.
- Specialized support for buying and selling simultaneously
- Recommendations for trustworthy and thorough service providers for every transactional need
- A curated list of reliable vendors for any post-purchase needs
- Comprehensive transaction management to handle every detail.
- Ongoing service before, during and long after your transaction

CHUCK BELDEN



I work diligently to meet the needs of my clients as their satisfaction is my top priority. I strive to create a positive experience for everyone I serve ensuring they feel valued and supported throughout the process. Much of my business comes from referrals which reflects the trust and confidence my clients have in my services. My main goal is to achieve the best results for you whether you are selling your home or looking to buy a new one. I am truly grateful for each of you and look forward to helping you navigate the local market with ease.

LET'S CONNECT

✉ Chuck.Belden@Relevate..Life 🌐 ChuckBelden.com

📍 7501-102 Creedmoor Rd, Raleigh, NC 27613

CALL US TODAY!

☎ 919-830-7431

MEET MY TEAM

My team consists of dedicated professionals. We are here to serve you from start to finish.



Kirsten Verissimo
Client Service Manager
REALTOR®



Stephanie Guminey
Client Service Manager
REALTOR®



Mitchell Jostes
Client Service Manager
REALTOR®



2024 *Year in Review*



CHUCK BELDEN

This year has been one for the books, both personally and professionally! I turned 50 and had the privilege of celebrating this milestone at the lake with my family—an unforgettable reminder of what’s truly important. On top of that, 2024 marked my best year in real estate since 2008, a milestone made possible by the incredible support of clients, friends, and colleagues who trusted me with their referrals. Your confidence fuels and inspires me to keep delivering exceptional results while building relationships that matter most. Thank you for being part of my journey, and here’s to helping even more people achieve their real estate dreams in the year ahead!



FAVORITES OF 2024

VACATION
BALD HEAD ISLAND



DESTINATION
WHITE WATER CENTER



CONCERT
DAVE MATTHEWS BAND



HOBBY
WATCHING MY KIDS
ACTIVITIES



RELEVATE MILESTONES

HOMES SOLD



AVERAGE DAYS
ON MARKET



SALES VOLUME

24.5M



REFERRALS

88

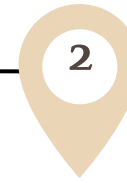


The HOME BUYING process



Interview

Find and interview a few Realtors to see which is the best fit for you. Remember, not every agent is created equal.



Pre-Approval

Meet with a lender and get pre-approved! If you need some help finding a lender, I can provide you with a few options!



Offer

After finding the right home, we will put in a strong offer and negotiate the terms of the contract.



Showings

We will set up showings and view the homes you are interested in.



Home Search

We will discuss your ideal price range and criteria and begin searching for your dream home.



Escrow

We will make sure to deposit escrow and complete the loan application within time frame of the contract.



Inspection

We will schedule inspections and negotiate any repair requests or issues from the inspection.



Financing

This is the time to order the appraisal and obtain homeowners insurance if needed.



Closing Day

Finally, the day we worked so hard for! Grab the keys after your closing and move into your new home!



Final Steps

The "clear to close" will come from the lender, and we will perform the final walk-through before closing.



BUYER GUIDE FOR *Home Inspection & Appraisal*

INSPECTION **VS** APPRAISAL

An inspection is a professional, third party evaluation from a structural and safety standpoint. The home inspector examines the physical condition of the property and provides a detailed analysis for your review. Your insurance agent may ask to see your home inspection to get you better quotes or policy options.



An appraisal is an unbiased third party opinion of the monetary value of the property. The appraiser's goal is to assess the market value of the home, rather than the structural condition. Some loan products do require a minimum standard for property condition.

You and/or your agent order inspections

An appraisal is typically ordered by the lender

Costs vary depending on the types of inspections you order as well as the type and size of property that is being evaluated. Both must be paid for upfront, whether you purchase the home or not.

SET ASIDE AT LEAST \$1200 MINIMUM TO COVER BOTH.

TIPS FOR YOUR HOME INSPECTION

- Hire a qualified inspector with good reviews
- Understand what is covered in the inspection
- Get all your inspections done within the due diligence period
- Attend the inspection to see any concerns firsthand
- Allow the inspector to inspect without interruption
- Ask questions and take notes during the inspection
- Discuss repairs or price adjustments with your agent
- Get at least three quotes for any repairs
- Decide if any discovered issues are deal-breakers
- Focus on major issues like structural integrity, roof condition, electrical and plumbing systems (cost-heavy repairs)

TIPS FOR YOUR APPRAISAL

- Use the appraisal to confirm you're making a sound investment
- Review the appraisal report to ensure the agreed upon price is in line with the home's value
- Be prepared to renegotiate or make decisions if the appraisal comes in lower than the offer price
- Understand that a higher-than-offer appraised value gives you instant equity

RENT VS. BUY

STEPS TO MAKING THE RIGHT DECISION

1

Decide How Long You'll Live In The Same Place.

If you feel certain you'll stay in a home for at least 5 years, buying a home could make the most sense. That's because it could be a good fit both financially and emotionally. You can build equity and put down roots; however, renting is the better option if you plan to move more frequently. Sure, you can buy a home and then sell it within a few years, but it may not be cost effective.

2

Estimate The Cost.

In many cases, renting is cheaper than buying because of upfront costs involved. This includes down payment, closing costs, moving costs, any renovations and other maintenance. That said, just because you can afford a mortgage payment doesn't mean you can afford a home. Expenses add up. Besides a monthly payment, you'll have property taxes, homeowners' insurance, and potentially mortgage insurance and homeowners' association fees.

3

Assess Your Financial Situation.

Be realistic about your current and future financial situation when deciding between renting and buying. Once you estimate the costs of renting versus buying, be honest about whether you can afford associated costs too. These costs include anything from a down payment, repairs, moving costs to buying new furniture. Annual maintenance equals about 1% of the homes value. So a \$300,000 house, averages \$3,000/year in maintenance costs.

4

Can you live with it?

Most rental properties have limitations on how much you can customize the property during your lease term. If the kitchen has a backsplash you can't stand, you'll more than likely have to learn to live with it. On the contrary, owning your own home means owning the freedom and ability to change things up; nobody tells you what you can and can't do. You can change wall colors, flooring and the aesthetic any time you want and as much as you want.

It Might be Easier Than You Think

There are mortgage programs available for low and no down payment. And, depending on your community, there may be grants or subsidized loan assistance programs available to you as well.



ASSESSING YOUR READINESS

Embarking on the journey of building a new construction home is an exciting prospect, but it's essential to ensure that you're well-prepared before diving in.



ASK YOURSELF THE FOLLOWING QUESTIONS

01. What is your desired move-in timeline?
02. What is your budget for the new home?
03. Do you have a financing plan in place?
04. What are your primary goals for the new home?
05. Do you have any apprehensions or concerns about the new construction process?

By assessing your readiness, understanding the land ownership process, and considering the implications of selling your existing home,

you'll be better positioned to navigate the new construction experience with confidence and clarity.

When considering a new home, assess your move-in timeline and flexibility. Determine how long you can wait for construction and establish a realistic budget that covers all costs, including land and finishes, with a suitable financing plan. Define your primary home goals, whether it's space, layout, or specific amenities like energy efficiency or smart technology. Also, consider potential concerns about the construction process, including your readiness and desired level of involvement, and the possibility of delays or cost increases. Addressing these factors will streamline your home buying process.

CONSIDERATIONS FOR OWNING LAND/LOT

If you haven't already secured a lot for your new home, there are several factors to keep in mind:

Purchasing Land Separately

- Research available land options in your desired area, considering factors such as zoning, utilities, and accessibility.
- Work with a real estate agent experienced in land sales to help you navigate the process.

Working with a Developer or Community

- Explore new construction communities that offer a variety of lot options and home designs.
- Understand the community's rules, regulations, and architectural guidelines.

Zoning and Permits

- Ensure that the land is zoned for residential construction and that the intended use aligns with local regulations.
- Familiarize yourself with the necessary permits and approvals required for building on the lot.

TIMELINES FOR EACH PHASE



TYPICAL TIMELINES FOR EACH PHASE

- Pre-Construction: 4-8 weeks
- Site Preparation: 1-2 weeks
- Foundation: 2-4 weeks
- Framing: 3-6 weeks
- Rough-In: 2-4 weeks
- Insulation and Drywall: 2-4 weeks
- Exterior Finishes: 2-4 weeks
- Interior Finishes: 4-8 weeks
- Final Touches: 1-2 weeks

FACTORS THAT CAN IMPACT SCHEDULES:

WEATHER

Bad weather can delay outdoor construction stages like site preparation and framing.

MATERIAL AVAILABILITY

Supply chain issues or backordered materials can delay construction, especially for custom items.

LABOR SHORTAGES

Local labor shortages can delay construction as subcontractors prioritize larger or urgent projects.

DESIGN CHANGES

Finalize plans early to avoid late-stage changes or indecisiveness that can halt progress and extend timelines.

COMMUNICATION AND SITE VISITS

01. Schedule regular meetings with your builder to discuss progress, ask questions, and make decisions.

02. Visit the construction site frequently to observe the work firsthand and ensure it aligns with your expectations.

03. Document your visits with photos and notes to maintain a record of the construction process.

04. Address any concerns or discrepancies with your builder immediately to minimize delays and potential costs.

FACTORS TO CONSIDER IF SELLING AN EXISTING HOME

01.



Timing

- Determine whether you need to sell your existing home before beginning construction or if you can manage both processes simultaneously.
- Work with your builder to establish a realistic construction timeline that aligns with your selling and moving goals.

02.



Pricing

- Consult with a real estate agent to determine a competitive pricing strategy for your current home.
- Consider the potential impact of market conditions on your selling timeline and proceeds.

03.



Contingencies

- Discuss with your real estate agent and builder the possibility of including contingencies in your contracts to protect your interests.
- Understand the implications of a contingency that ties the sale of your existing home to the completion of your new construction home.



SELLING SUCCESS

WITH RELEVATE

In 2024, the average days on market for 99 Triangle area real estate firms listing 40+ homes was 35.8 days. Relevate Real Estate crushed the competition, ranking #1 at an incredible 11.8 days! Thinking of selling? We've mastered the art of selling fast!

Relevate's exclusive Selling Success Team employs unique methods to assist sellers in assessing and enhancing the potential listing price of their property, equipping them to sell swiftly for the maximum price achievable.

We eliminate the uncertainty involved in getting your home ready for sale! Whether you opt to handle the preparations independently or take advantage of our project management service, your home will be fully prepared for the market by the time it is listed.



SERVICES WE OFFER

- ✓ STRATEGIC PRICING
- ✓ HOME PREPARATION
- ✓ ROI
- ✓ STAGING

STRATEGIC PRICING ANALYSIS

- Full analysis of your home compared to similar homes in the neighborhood
- Completed by pricing experts who analyze hundreds of homes each year
- Recommendations for projects that bring significant return on investment
- Answers the questions "what do you think my home could sell for and why?" and "how can I maximize my return on investment when I sell my home?"

HOME PREPARATION CONSULTATION

- Customized, room-by-room Home Preparation Report
- Color, style, and vendor recommendations for improvement projects that will help you get more money from your home

PROJECT MANAGEMENT

- Optional service for vacant homes
- Allows sellers to avoid the time and stress involved with home preparation
- Includes obtaining vendor estimates and managing all vendor activities

STAGING

- Staging with carefully selected artwork and accessories to highlight the best features of your home
- Continuously updated and on-trend inventory proven to increase buyer motivation to purchase your home
- Staging the main living areas of the home, such as the kitchen, owner's bath and bedroom, living room mantle, bookshelves, bathrooms, and office space

Preparing TO SELL

A SIMPLE AND PROVEN GUIDE TO MAKING
THE MOST OF YOUR LISTING

YOUR GUIDE TO STAGING

CURB APPEAL

- Take care of landscaping. This can include mowing, trimming shrubs, watering, and weed-whacking.
- Weed and refresh your garden. If you have it, refresh your mulch for a pop of color.
- Repair any damaged planters, cracked paving, or problematic fencing.
- Install fencing to hide any unsightly elements.
- Replace all broken windows, shutters, shingles, screens, and exterior doors.
- Clean the exterior – a pressure washer will help remove dirt build up, peeling paint, and mildew.
- Touch up or refresh the paint on your front door, shutters, mailbox, and garage door.
- Store garbage, recycling, and compost bins.
- Remove any oil stains from your driveway.



PICTURE PERFECT INTERIORS

- Replace worn bedding, rugs, pillows, drapery, or shower curtains.
- Clean or paint walls, ceiling, and molding.
- Wash window sills, drapes, curtains, and blinds.
- Scrub floors, sinks, counters, tubs, and toilets.
- Remove excessive furniture, and store toys or other clutter.
- Keep tables, counters and other surfaces clean and clear of clutter. Centerpieces such as flowers are a good idea.
- Replace any missing or burnt out lightbulbs, and ensure outlets are in working order.
- Clean and repair tiling and grout.
- Repair any cracked or missing caulking.
- Fix any leaky faucets.
- Clean all appliances, and remove fridge magnets.
- Store any pet accessories for photos and showings.
- Organize closets, cupboards, and other storage spaces.
- Remove rust and mildew stains.
- Display a new bottle of hand soap at every sink.
- Display new, coordinating towels in bathrooms and in the kitchen.

DAY OF SHOWING

Open your windows early in the day to air out your space.

Remove any unwanted odors: sprinkle carpets with baking soda and vacuum after 15 minutes, and take out the garbage and compost.

Make your home smell inviting. Classic options include baking cookies, or simmering citrus and herbs.

Remove pets and pet accessories.

Switch off sprinklers.

Set your thermostat to a comfortable temperature.

Turn off TVs, computers, and radios.

Turn on the lights and open all blinds.

Lock up or remove any valuables, such as cash, jewelry, or other expensive items.



Selling WITH PETS



Those of us who have pets consider them part of the family. However, people that are not pet lovers don't necessarily feel the same way. As a seller, your goal should be to make your property appeal to the widest audience possible. With that in mind, here are some essential tips for prepping your home if you have pets.

INVEST IN A DEEP CLEAN

Have your interior walls, floors, and upholstery professionally cleaned. A prospective buyer touring your home might be allergic to fur or pet dander. Don't risk turning them off because you skipped this step.

REMOVE YOUR FUR BABIES FOR SHOWINGS

Whenever possible, take your pets out of the home during showings. If you have a friend or neighbor that can help you with this during your sale period, that is ideal. Also, boarding kennels or animal daycare centers are other options to consider for open house days or when you're not available to remove your pets yourself during showings.



PICK UP THE WASTE

If your pets use the yard to do their business, make sure to pick up after them before each showing. If you have bald patches of grass, re-seed or re-sod before listing.

HIDE THE EVIDENCE

Designate one specific place in the home for everything pet related...food bowls, beds, crates, toys, litter box, etc. The garage is preferable, but out of sight is key. Also put away all photos of you and your pets. You want your visitors to envision themselves living in your home, not looking at your memories.

BEFORE EACH SHOWING

Air out your house to neutralize any pet scents. If you are a cat owner, clean the litter box before every showing. Same goes for any other pet cages such as birds, rabbits, hamsters, snakes, etc.

4 WEEK DECLUTTERING SCHEDULE

	DAY 1	DAY 2	DAY 3	DAY 4	DAY 5	DAY 6	DAY 7
kitchen/bathrooms/linens	SET 30 MINUTE TIMER:						
	<ul style="list-style-type: none"> -Recipe Books -Tupperware -Pots & Pans -Utensils / Kitchen Tools -Small Appliances/ Gadgets -Worn Kitchen Towels/Oven Mitts 	<ul style="list-style-type: none"> -Expired Food / Spices -Coffee / Teas -Other Drinks never used -Ice Packs in Freezer -Mugs / Cups -Travel Mugs -Takeout Items never used 	<ul style="list-style-type: none"> -Under Kitchen Sink -Party / Serverware -Bakeware -Kid's Dish Items -"Fancy" Dishes -Kitchen Counters 	<ul style="list-style-type: none"> -Under Bathroom Sinks -Empty Toiletries -Travel Toiletries -Extra Items from Dentist -Old Makeup -Unused Perfume / Cologne 	<ul style="list-style-type: none"> -Medicines -First Aid Items -Makeup (broken / unused) -Nail Polish -Unused Hair Care Items -Unused Hair Products -Unused Sample Products 	<ul style="list-style-type: none"> -Stained Worn Towels and Washcloths -Stained / Worn Sheets -Old Blankets -Worn Pillows -Outdated / Disliked Items 	<p>CATCH UP DAY!</p> <p>Go through any items you missed earlier in the week!</p>
clothing/laundry room	SET 30 MINUTE TIMER:						
	<ul style="list-style-type: none"> -Socks (mismatched / holes) -Under-garments -Pajamas -Swimwear 	<ul style="list-style-type: none"> -Tops -Sweaters -Coats -Bottoms -Formal / Holiday Clothing 	<ul style="list-style-type: none"> -Anything that doesn't Fit -Duplicate Clothing -Kid's Clothes -Socks -Undies -Pajamas 	<ul style="list-style-type: none"> -Kid's Clothes -Tops -Outgrown Coats -Outgrown Shoes 	<ul style="list-style-type: none"> -Kid's Clothes -Bottoms -Formal / Holiday Clothes -Seasonal Clothes 	<ul style="list-style-type: none"> -Shoes (Worn/ Outgrown) -Belts/Ties -Handbags -Costume Jewelry -Scarves 	<p>CATCH UP DAY!</p> <p>Go through any items you missed earlier in the week!</p>
kid's/crafts/office	SET 30 MINUTE TIMER:						
	<ul style="list-style-type: none"> -Toys that are broken/ missing pieces -Outgrown / not used Toys -Restaurant Toys 	<ul style="list-style-type: none"> -Board games -Broken Books -Used up Coloring Books -Crayons/ Markers 	<ul style="list-style-type: none"> -Broken Books -Stuffed Animals -Duplicate Toys -Artwork 	<ul style="list-style-type: none"> -Under beds -Dressers / Nightstands -Closet floor 	<ul style="list-style-type: none"> -Shelves -Backpacks -School Papers 	<ul style="list-style-type: none"> -Office Supplies -Bills -Manuals / Warranties -Desktop -Emails 	<p>CATCH UP DAY!</p> <p>Go through any items you missed earlier in the week!</p>
living spaces/misc	SET 30 MINUTE TIMER:						
	<ul style="list-style-type: none"> -Flat Surfaces -Old Picture Frames -Throw Blankets/ Pillows 	<ul style="list-style-type: none"> -Books never Read -Random Remotes -VHS/DVD/ CD players not used 	<ul style="list-style-type: none"> -Cassettes Tapes/CDs -Old gaming Systems + Controllers -Old Cell Phones / Charges -Misc Cords 	<ul style="list-style-type: none"> -Magazines -Newspapers -Expired Coupons -Calendars -Random Papers 	<ul style="list-style-type: none"> -Outdated Decor -Vases -Candles -Knickknacks -Lamps 	<ul style="list-style-type: none"> -Unwanted Small Furniture 	<p>CATCH UP DAY!</p> <p>Go through any items you missed earlier in the week!</p>

SPONSORED BY
MY TRUSTED SPONSORS



AMANDA HAGOOD

State Farm Insurance Agent
919-834-3615 Call or text me
myagentamanda.com
NC-1000342233



5910-136 Duraleigh Rd
Raleigh, NC 27612



WILL FOTI

Service Experts Heating and Air
919-327-0169
William.foti@serviceexperts.com



2815 S Wilmington St.
Raleigh, NC 27603



no place like
Home Inspections

MICHAEL SZETO

No Place Like Home Inspections
919-271-9950
michael@nplhomeinspections.com
nplhomeinspections.com



103 Fairwood Dr,
Morrisville, NC 27560



JUSTIN ELDRETH

Eldreth Law
919-833-5322
Justin@EldrethLaw.com



115 S ST Mary's St. # C
Raleigh, NC 27603

Testimonials



EXACT, EFFICIENT AND, COMPLETE

“Exact, Efficient and Complete. That’s how it felt working with Chuck’s team on our move from Virginia to North Carolina. It was very fluid from start to finish and we never felt ignored. We felt very informed along the way and the communication was great. Chuck cares about all the issues that come up and is very thorough in handling them. If you’re going through a similar move, rely on the experts to guide you through the entire process. We would recommend Chuck. He’s caring, personable, has good knowledge of the business and is trustworthy.”

-Linda-Sue and Tom Dickey

SMOOTH. TEAMWORK. AVAILABLE

“We had some circumstances change during the home buying process which made us put things on pause, but Chuck stayed in touch and continued to treat us like valuable clients even when we weren’t actively looking for a new home. The housing market has changed since the last time that we purchased a house, and things moved much faster. There were a few times when we didn’t even know what questions to ask, but Chuck and his team were quick to answer questions when we raised them. Chuck asked good questions to help better understand our needs and what we were looking for in a home/location.

We really couldn’t think of anything we would have done differently!

To anybody else going through the home buying process right now, don’t be afraid to ask questions about the process, and sharing specific wants and needs in a house helps



everyone know what to look for. Also be willing to look at homes that might not seem like a perfect fit, because you could be surprised by what you like or it may give you further clarity on what you aren’t willing to compromise on. Chuck and his team are very accessible and show genuine care for their clients. They never made us feel rushed during our time looking at homes, and we didn’t feel pressured to make a purchase that wasn’t the right fit for our family.

-Tiffany and Austin Adams

MOST PEOPLE CAN’T BELIEVE WE PAID UNDER ASKING FOR THIS HOUSE!

“Most people can’t believe we paid under asking for this house! We felt like the process working with Chuck was very smooth, and it was easy for us to get a good sense of next steps as



first-time home buyers. Any time we had questions, Chuck was able to answer them. We don’t feel like we would have done anything differently. It seemed like we moved on the right house at the right time. Chuck did an amazing job negotiating the due diligence costs and offer price with the sellers/selling agent. Chuck is very much a patient guy, and a good listener too, which is a good combination when you’re about to make the biggest purchase of your life. He is also NOT pushy at all, which makes the process a lot less nerve-wracking.”

-Yash and Jessy