

From First Scroll to Front Door:

A Guide to Buying Your First Home with Confidence.



CHUCK BELDEN



INTRODUCTION

Welcome!

If you're reading this, there's a good chance you're thinking about buying your first home—or maybe it's not your first, but you want a solid refresher. Either way, this is a big step. It's exciting, a little intimidating, and full of decisions you may have never faced before. That's exactly why this guide exists.

Let's be real—buying a home is a full-blown emotional rollercoaster. You might feel the rush of excitement (a fresh start!), the frustration of delays (why is this taking so long?), the fear of the unknown (what if something goes wrong?), and maybe even disappointment (that dream house didn't work out). But eventually, you'll find clarity, joy, and relief. And here's the key: every single one of those emotions is completely normal. I'll be here to help you navigate them with confidence.

This guide walks you step by step through the journey—from your very first scroll through listings to the moment you unlock the front door of a place that's finally yours. I've helped a lot of people just like you make smart, informed decisions in a process that often feels anything but simple.

My goal? To make this feel clear, doable, and even *fun*.

So take a deep breath—you're in the right place. Let's get started.



CHAPTER 1: Getting Started

Buying a home is a big deal—financially, emotionally, and logistically. And the first (and possibly most important) step in this journey? Choosing the right real estate agent to guide you.

Most real estate agents spend a large chunk of their time chasing the next deal—cold calling, door knocking, buying ads—trying to generate new business. That’s not how we work.

I’ve built my team and our business differently. We focus all our time and energy on serving the clients we already have—before, during, and long after the transaction closes. That’s possible because people like you refer us to friends, family, and coworkers who also want a high level of service and care. In fact, if someone referred you to us, that’s exactly why we’re able to focus fully on you. It’s a relationship-based model, not a transactional one—and it makes a difference.

What You Get with a True Buyer’s Agent

In North Carolina (and most states), agents have legal responsibilities depending on who they represent. As your **buyer’s agent**, I’m ethically and legally obligated to put *your* interests first—above my own or anyone else’s. If it’s legal, ethical, and in your best interest, I’ll make it happen.

Here’s what that looks like in practice:

- I keep your priorities and motivations confidential.
- I share anything I know that could affect your decision on a property.
- I protect and guide you through every step of the transaction.



And beyond that, I help you:

- Strategize the best way to find (and win) the right home.
- Understand the market so you're never flying blind.
- Spot red flags in listings and disclosures.
- Connect with lenders, inspectors, attorneys, and more.
- Manage inspections, appraisals, and tough negotiations.
- Save time, stress, and money—without sacrificing confidence.

New Rules Around Agency Agreements

You may have seen headlines about major changes in real estate, especially around how buyers work with agents. Most of this stems from a 2024 class action lawsuit—but despite the buzz, here's the truth: not much has changed in how great agents serve their clients.

Buyer agency is still alive and well. Real estate commissions between firms have *a/ways* been negotiable, and they still are. And in most cases, just like before, a buyer agent's commission can still be paid from the seller's proceeds at closing.

In fact, 99% of my recent transactions have followed the same process as before—with just two key updates:



1. Buyer Agency Agreements Are Now Required *Before* Showings

Previously, many agents waited to sign buyer agreements until it was time to write an offer. Now, North Carolina requires a written agreement before you tour any homes. That's why we'll walk through everything together *up front*, so you feel confident moving forward before ever stepping into a property.

And don't worry—**our agreement is fully cancelable anytime before you write your first offer.** You've got time to decide if we're the right fit for each other. No pressure.

2. Agent Commissions Are No Longer Publicly Advertised

In the past, MLS listings included the commission being offered to buyer agents. That's no longer the case. Now, we simply communicate directly with the listing agent to confirm how our firm will be compensated. This typically happens with a quick phone call before we tour a home, so everyone's on the same page.

You'll always know exactly how things work—clearly and in writing—before making any decisions.

Bottom line: The process is still straightforward, transparent, and built to protect your best interests—just with a couple of extra steps to ensure everyone's informed.

Let's keep it simple and keep you in control.



What Buyers Like You Are Looking For

Over the years, I've learned that smart home buyers want more than just someone to unlock doors. You want a partner who is:

- Trustworthy
- Quick to respond and clear in communication
- Knowledgeable about the process and paperwork
- In-the-know about the local market
- Proactive about finding homes (including early access)
- Equipped with great service provider referrals
- Skilled in negotiations and valuations
- Focused on helping you search smarter, not longer

And that's exactly what I aim to deliver.

Once you've chosen your agent (and if that's me), the next step is our **1-hour Home Buying Orientation**. This session lays the groundwork for your entire journey. We'll explore why buying a home is such a smart move, diving into real benefits like building equity, gaining long-term stability, and having the freedom to truly make a space your own.

We'll also bust some common myths—like needing 20% down to get started (you don't!)—and prepare you emotionally for the process ahead: the excitement, the nerves, and the joy of taking this big step.



You'll get to know me and my team, mainly my Client Service Manager (CSM) and how we'll support you every step of the way. We'll walk through the full home-buying timeline, so you understand how long each part really takes. I'll explain key terms—offers, due diligence, appraisals—so you're never caught off guard. My CSM is a fully licensed real estate agent just like me with the job of helping me, help you. They'll be involved every step of the way to make sure you are fully supported and have an outstanding experience.

We'll also cover what *not* to do during the process, like making large purchases or changing jobs, which can complicate your financing. You'll learn the importance of pre-approval—what it is, why it matters, and how to get it.

You'll be introduced to the full team of professionals who will help bring your purchase together: lenders, attorneys, inspectors, and more. And finally, we'll set expectations around communication—how and when I'll keep you informed—so you always feel confident, prepared, and supported.

And when you have questions (because you will), just ask. I've got you.



CHAPTER 2: The Money Talk

Step 2—and almost as important as choosing the right real estate agent—is getting crystal clear on your financing. This is the money talk, and it's essential to tackle it early in the process.

If you're paying cash, your first step should be a conversation with your financial advisors or planners. If you're planning to finance your purchase with a mortgage, don't wait—get started on this now. If you've already connected with a lender, great! You're ahead of the game. If not, this is the perfect time to get that conversation started. I can introduce you to trusted, local lenders I work with regularly—professionals who are responsive, honest, and genuinely committed to helping you succeed.

Having the right lender in your corner can make all the difference in how smooth and confident your home buying experience feels.

One of the biggest questions on your mind is probably:

How much home can I really afford?

This is a crucial conversation because buying more than you can comfortably manage can lead to stress and financial strain—two things we want to avoid at all costs. Your lender will take a detailed look at your income, debt, and lifestyle to help determine a price range that feels both realistic and comfortable—so you're not "house poor" and can enjoy your home *and* your life.



It's also important to understand the difference between **pre-qualification** and **pre-approval**.

- *Pre-qualification* gives you a rough idea of your borrowing power, based on self-reported financial information.
- *Pre-approval*, on the other hand, involves a more detailed review of your financial documents, credit score, and income—resulting in a stronger, more credible approval letter that makes your offer more competitive.

In my opinion, pre-approval should be in place *before* we begin touring homes. It's a must for your own protection and negotiating strength.

You'll likely hear terms like **credit score**, **debt-to-income ratio (DTI)**, and **down payment**—all of which play a big role in determining your loan eligibility. Don't stress—my preferred lenders will walk you through what these mean and how they affect your options in simple, understandable terms. They'll also explain the different types of loans available to you—**conventional**, **FHA**, **VA**, or **USDA**—and help identify the best fit for your situation.

If you're eligible for **first-time buyer programs**, such as grants or forgivable loans, your lender will make sure you're informed. These can be game-changers by reducing upfront costs or providing extra flexibility—though they sometimes come with trade-offs worth discussing.

One of the most important parts of getting qualified isn't just knowing your maximum loan amount—it's understanding your **monthly payment**, often referred to as **PITI** (Principal, Interest, Taxes, and Insurance).

Knowing your monthly cost helps you budget confidently, plan your lifestyle around your new home, and avoid financial surprises later.



And let's not forget the **upfront costs** of homeownership. These are separate from your mortgage but still vital to plan for:

- Earnest money
- Due diligence fees (in NC)
- Inspections
- Appraisals
- Closing costs
- Initial utility deposits

Planning for these ensures you're not caught off guard when the time comes to write an offer.

Interest rates also play a big role in what you can afford. Even small rate changes can affect your monthly payment, so we'll talk about what rates look like right now and whether buying them down could be a smart move for you.

The goal of this step is simple:

To turn what often feels confusing or overwhelming about financing into something clear, empowering, and even exciting. With the right information, a solid plan, and people you trust by your side, you'll move forward confidently—knowing you're making smart, informed decisions every step of the way.



CHAPTER 3: Your Wishlist

Before we step into a single home, we need to step into *your life*—how you live, what matters most to you, and how this next home needs to support that. This is about much more than browsing listings or scrolling through photos. It's about getting crystal clear on your true **needs** versus your **wants**, so we can focus on homes that align with your lifestyle, your values, and your future.

Together, we'll build your personalized home profile. This includes the essentials: neighborhoods that feel like “you,” preferred school districts if applicable, your daily commute, and even the vibe of the community. Do you crave quiet and privacy? Do you want sidewalks and streetlights where kids can play freely? Or are you drawn to a walkable neighborhood with local shops and coffee spots just steps away? These are more than preferences—they're anchors that shape your everyday experience. Starting here matters most because the right home in the wrong neighborhood is the **WRONG** home.

Of course, we'll also explore your ideal features. Maybe it's a fenced backyard for your dog, a home office filled with natural light, or an open kitchen for hosting friends and family. We'll dream a little—but we'll also stay grounded. Because here's the truth: *No home has it all*. Even the most perfect home will likely require a compromise or two. That's why the home search is really a **process of elimination**—not a quest for perfection.



We'll also take time to clarify what you **don't need** right now. Some features may sound great on paper but add unnecessary cost or complexity. A third garage bay, an oversized formal dining room, or a luxury wine fridge might feel exciting—but are they essential for this stage of life? Maybe not. By defining your *non-essentials*, we create clarity and keep your search focused.

And here's another piece many buyers overlook: **resale potential**. Even if you plan to stay put for the foreseeable future, it's wise to think like a future seller because hey...life happens. What features tend to hold value? What turns off buyers down the line? Together, we'll talk strategy so you're not just buying a home you love—you're making a smart long-term investment.

By the end of this step, you'll have a clear roadmap. You'll know exactly what matters, what doesn't, and how to recognize "the one" when we see it. This clarity saves time, reduces stress, and builds confidence. Because when the right home shows up, you won't second-guess it—you'll *know*, and you'll be ready to move quickly so you don't lose it to somebody else.



CHAPTER 4: The Home Search

Once we've locked in your priorities, the fun begins: the house hunt. But we're not just sitting around hoping Zillow delivers a miracle. Our approach is strategic, proactive, and centered entirely around you.

We'll start with the MLS (Multiple Listing Service) and a personalized dashboard for you called your Collaboration Center, which gives us access to the most accurate, up-to-date listings. But that's just the beginning. I also tap into my personal network of agents, local sellers, and long-standing industry connections to uncover off-market opportunities. Some of the best homes never show up online—and we know how to find those, too.

It's common (and totally normal) for buyers to send me homes they find online—even ones outside of the search criteria they gave me. That's not a mistake; it's part of the process. Sometimes seeing what *doesn't* work helps clarify what *does*. We'll both be searching, and I'll be right alongside you in this. It's a collaborative effort, and the more we communicate, the better and faster we'll hone in on the right fit. But don't feel like there is something wrong with the process if you're sending me potential homes as that is how this part occasionally goes. My job isn't just to find you a home, it's to help you navigate purchasing it successfully.



When we start touring homes, my CSM and I will help you see beyond the surface-level stuff. It's easy to fall for granite countertops or a Pinterest-worthy front porch—but we'll guide you to think about layout flow, potential red flags, neighborhood dynamics, and the kinds of details that affect your day-to-day quality of life. We'll also bring up questions most first-time buyers don't think to ask, like: How does the light hit the living room in the afternoon? What's the traffic like on a Tuesday evening? Will that bonus room actually be useful, or just gather clutter?

One of the most common questions I get is: *"How long does this part take?"* The real answer is—it varies. I once worked with a buyer for nearly five years before we found *the one*. On the flip side, I had another buyer find their dream home after just one afternoon of touring. There's no right or wrong pace. What matters is that we stay focused, flexible, and aligned with the current market conditions—whether it's a buyer's market full of options or a competitive seller's market where speed matters.

And if you're shopping from out of state? You're not alone—we've helped many buyers make confident, successful moves from afar. With virtual tours, real-time feedback, and clear systems for long-distance decision-making, we make it easy for you to search without the stress of constant travel.

This part of the journey can be thrilling, eye-opening, and occasionally a little overwhelming. But with the right guide and a solid plan, you'll feel confident every step of the way.

Let's go find your future home.



CHAPTER 5: Making an Offer

You've found a home you love—now it's time to make it yours. Crafting a strong offer isn't just about price; it's about creating a package that gives the seller confidence in you as a buyer. We'll talk through everything that goes into a competitive offer: from the amount you're putting down, to timelines, to terms that make you stand out.

In North Carolina, we have two key deposits—**earnest money and due diligence**—and we'll walk through how each works to show serious intent and secure your position. These aren't just numbers—they're strategic tools that we can tailor to the situation to make your offer as appealing as possible, while still protecting your interests.

In competitive markets, standing out matters. Sometimes it's the price. Sometimes it's flexibility. And sometimes it's about how we present your offer, the relationships I've built with local agents, and the way we communicate with the listing side. I'll help you navigate multiple offer scenarios and structure your offer so it gives you the best possible shot—without overextending yourself.

We'll also talk about **personal property**—what's included, what's not, and how to handle that awkward moment when the seller wants to take the fridge or leave behind the broken trampoline.

Finally, we'll set expectations for the negotiation process based on who we're dealing with. Whether it's a private homeowner or a corporate seller like a bank or investor, each situation calls for a different strategy—and I'll help you navigate them with confidence.



CHAPTER 6: Inspections, Decisions & the Road to Closing

Once your offer is accepted, the real work begins. This next phase—called the *due diligence period*—is your opportunity to look under the hood of the home and make sure it's the right fit for you, not just emotionally but structurally and financially.

During this period, you'll hire a licensed home inspector to evaluate the property's major systems: roof, foundation, HVAC, plumbing, electrical, and more. Think of it as your home's physical exam. The inspector will document everything they find—big, small, cosmetic, or critical.

Let me be real with you: **no home is perfect**. Even brand-new construction will turn up issues. It's not unusual for the report to be several pages long. Don't panic. My job is to help you interpret the findings, spot red flags, and focus on what truly matters.

While homes in North Carolina are sold *as-is*, that doesn't mean you're out of options. If something unexpected or significant comes up, we can still explore opportunities to renegotiate the price or terms. Sellers aren't obligated to make repairs, but that doesn't mean you're powerless. Every situation is different, and we'll talk through the best approach based on the market, the home's condition, and your comfort level.

Once inspections are complete and you decide to move forward, your lender will order an **appraisal** to confirm the home's value. Simultaneously, their **underwriting team** will continue verifying your financials to finalize your mortgage.



⚠ **Here's something I feel strongly about:** You're free to choose any lender—but I *always* recommend a **local mortgage lender** who knows the North Carolina market and contract timelines. Online lenders can be hit or miss when it comes to responsiveness, and when things go sideways in a transaction, it's *almost always* related to financing. A reliable, local lender can mean the difference between a smooth close and major stress. Trust me on this one.

Now is also the time to start planning for your move—yes, already! From setting up utilities to securing movers, I'll provide helpful checklists, timelines, and trusted vendors to make the transition easier. Whether you're relocating across town or across the country, I've got resources and people to make it less overwhelming.

As we near the finish line, we'll do a **final walkthrough** to make sure the home is in the same condition as when you went under contract—and that any negotiated terms have been met.

Then it's time for **closing day**—you'll sign a big stack of paperwork, the attorney will record the sale, and once that's done, you'll officially be the homeowner. Sometimes you'll get the keys right at the table, and other times it's a few hours (or even the next morning) depending on when the deed is recorded. Either way, it's happening.

This phase can feel fast, detailed, and even overwhelming at times. But you're not doing this alone. I'll be by your side every step of the way—coordinating with professionals, troubleshooting any surprises, and keeping things on track. Whether we're negotiating confidently, navigating the lending process, or walking through your new front door, we'll do it together—with clarity, strategy, and support.

We've got this.



CHAPTER 7: Moving In + What's Next

Congratulations—you're officially a homeowner!

Now comes the exciting part: settling in and turning that new house into *your* home.

To help you start strong, I've put together a practical **move-in checklist** that walks you through the essentials—from updating your address to setting up key services. It's designed to take the stress out of the process so you can focus on enjoying this milestone.

One of the first things to handle is transferring or setting up utilities like electricity, water, internet, and trash pickup. I'll provide a list of local providers and insider tips to make this process quick and painless—because no one wants to spend their first night in the dark (literally).

With homeownership comes ongoing care and maintenance—changing HVAC filters, cleaning gutters, testing smoke detectors, and staying ahead of seasonal needs. Not sure where to start? No worries. I'll introduce you to **trusted local pros** who can help with regular maintenance, repairs, or future upgrades whenever you're ready.

This isn't goodbye. One of the best parts of this journey is that our relationship doesn't end at the closing table. It's kind of just starting since I hope our relationship continues for years to come. Whether you've got a quick question, need a great contractor, or just want to chat about the next phase of your real estate goals—I'm here. And if none of that, just come to my regular client appreciation parties at least. 😊

**Homeownership is a journey, not a destination.
I'll be walking with you every step of the way.**



FINAL THOUGHTS

Buying a home isn't just about the house itself—it's about building your future, creating a place where your life unfolds and memories are made. I'm truly honored to be part of this important journey with you.

Remember, you're never alone in this process. You can always count on me to be in your corner—whether you're moving in tomorrow or five years down the road.

So, let's get you home.

—Chuck

BONUS TOOLS & CHECKLISTS

To make your home buying journey even easier, I've put together a set of practical tools and checklists designed to keep you organized, informed, and confident every step of the way. Use these as your personal guides—whether you're touring homes, negotiating offers, or preparing for closing day.



First-Time Buyer Checklist

A step-by-step list covering everything from initial planning to moving in, so you don't miss a thing.

Before You Start Looking

- Decide on your ideal monthly budget (mortgage, insurance, taxes, etc.)
- Get pre-approved with a trusted local lender
- Make a list of must-haves vs. nice-to-haves in a home
- Choose your real estate agent (hi, I'm ready when you are!)
- Start gathering important documents (W-2s, tax returns, bank statements)

While House Hunting

- Set up customized home searches with your agent
- Tour homes in person (or virtually, when needed)
- Ask questions about neighborhood, repairs, and resale potential
- Review comparable sales before making an offer
- Be patient—finding *the one* can take a day or a year (both are normal!)



When You're Under Contract

- Schedule your home inspection
- Finalize your mortgage details with the lender
- Order the appraisal
- Choose a closing attorney
- Review the title report and HOA docs (if applicable)
- Stay in close touch with your agent and lender for any next steps

2 Weeks Before Closing

- Secure home insurance
- Set up utilities for your move-in date
- Schedule movers (or rent a truck and bribe some friends with pizza)
- Begin packing non-essentials
- Submit a change of address with USPS
- Confirm closing date, time, and what to bring with your agent

Closing Week

- Do a final walkthrough with your agent
- Bring your ID and certified funds to closing
- Sign all documents (it's a lot—but worth it)
- Get your keys and celebrate—you're a homeowner!



Home Tour Questions

Smart questions to ask during showings that help you see beyond the surface and spot potential red flags or opportunities. When you're touring homes, it's easy to get distracted by pretty finishes or overlook big issues. Use these questions to stay focused and make the most of each showing:

General Condition & Maintenance

- How old is the roof, HVAC, water heater, and major systems?
- Are there signs of water damage, foundation cracks, or mold?
- Do doors and windows open and close easily?
- How is the insulation and energy efficiency?

Updates & Repairs

- What updates have been made, and were they permitted?
- Who did the renovations (owner vs. licensed contractor)?
- Are there receipts or warranties for recent work?
- Are there any known issues or upcoming maintenance needs?

Functionality & Layout

- Does the layout flow with how you live?
- Are there enough outlets, storage, and lighting?
- Are bedrooms and bathrooms in the right locations for your lifestyle?

Exterior & Neighborhood

- How is drainage around the home—any pooling water or grading issues?
- What's the condition of the driveway, deck, fencing, or landscaping?



- Are neighbors close? Noisy? Friendly?
- What's traffic like at different times of day?

Resale & Long-Term Value

- How does this home compare in size, price, and condition to nearby properties?
- What would you want or need to improve over time?
- Could this home work for you for at least the next 5–7 years?

Pro Tip:

Don't stress about remembering all of these. Bring this list with you or ask your agent (me!) to help keep an eye out—we've walked hundreds of homes and know what to look for.



Home Inspection Checklist

A simple guide to help you understand what inspectors look for—and how to review their findings with confidence. Use this checklist to follow along with your inspector, ask smart questions, and flag any areas you want to investigate further.

Structural Components

- ☐ **Foundation (cracks, settling, drainage around home)**
- ☐ **Crawlspace or basement moisture or mold signs**
- ☐ **Walls, ceilings, and floors for cracks or uneven surfaces**
- ☐ **Roof framing and visible structural integrity**

Systems & Major Mechanical

- ☐ **Electrical panel, wiring, and outlets (safe and up to code)**
- ☐ **HVAC: heating & cooling function, age, and condition**
- ☐ **Water heater: age, size, and performance**
- ☐ **Plumbing: visible leaks, water pressure, drainage issues**

Interior Features

- ☐ **Windows and doors open/close and seal properly**
- ☐ **Attic insulation and ventilation**
- ☐ **Smoke and carbon monoxide detectors installed and working**
- ☐ **Appliances functioning (if included in sale)**

Exterior & Drainage

- ☐ **Roof condition: shingles, flashing, gutters**



- ☐ **Siding, brick, or exterior materials—look for damage or rot**
- ☐ **Grading directs water away from the home**
- ☐ **Decks, porches, steps, and railings are secure and stable**

Safety & Code Concerns

- ☐ **Handrails, guardrails, and stairs meet safety guidelines**
- ☐ **GFCI outlets installed near water sources (kitchen, bathrooms)**
- ☐ **Proper ventilation in bathrooms and kitchen**
- ☐ **Evidence of pests, termites, or wood-destroying insects**

What to Do With the Report

Not every issue is a dealbreaker. Use the inspection report to:

- ☐ **Understand what repairs are urgent vs. cosmetic**
- ☐ **Get quotes if you're concerned about bigger-ticket items**
- ☐ **Prioritize safety and structural issues first**
- ☐ **Plan future upgrades with clarity**
- ☐ **Discuss with your agent how to proceed with repair negotiations**

Pro Tip:

Show up for just the last 30 minutes of the inspection or ask your agent to attend. This ensures that you give the inspector the time and space needed to be thorough. Once completed, ask the inspector to walk you through the highlights in person or on a video call. It's easier to understand in real time—and helps you make smart, confident decisions. Ask the inspector “if this was your home, what would you be most concerned about?”

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Timeline: Offer to Close

An easy-to-follow breakdown of what happens after your offer is accepted, so you know what to expect and when.

Immediately After Offer Acceptance

- ☐ Celebrate—you're under contract! 🎉
- ☐ Deliver your due diligence and/or earnest money deposit (per contract)
- ☐ Schedule your home inspection right away
- ☐ Send a copy of the executed contract to your lender & attorney

Week 1: Due Diligence Begins

- ☐ Attend or review your home inspection report
- ☐ Get quotes for repairs (if needed)
- ☐ Review HOA docs or disclosures (if applicable)
- ☐ Make sure your lender has everything they need from you

Week 2–3: Financing & Appraisal

- ☐ Finalize loan application and submit any remaining documents
- ☐ Appraisal is ordered by your lender
- ☐ Stay in touch with your lender for any underwriting requests
- ☐ Lock your interest rate if you haven't already



Week 4: Final Prep

- ☐ Receive your appraisal results (lender will confirm)
- ☐ Get homeowners insurance in place
- ☐ Review your closing disclosure from the lender
- ☐ Schedule your utilities to be turned on by closing day

Closing Week

- ☐ Do a final walk-through of the property
- ☐ Confirm final numbers to be wired with attorney and lender
- ☐ Bring valid photo ID and any remaining funds to closing
- ☐ Sign closing documents
- ☐ Get your keys—you're officially a homeowner!

Pro Tip:

I'll keep you informed at every step and even handle almost all of this so you never feel lost or overwhelmed. Every transaction is a team effort—and I'm with you all the way to the finish line (and beyond).



Move-In Checklist

Use this practical guide to take the guesswork out of your move and settle in with confidence.

Before You Move

- Set up mail forwarding with USPS
- Update your address with:
 - Banks and credit cards
 - Insurance providers
 - Employer/payroll
 - DMV and voter registration
 - Subscriptions and memberships
- Schedule utility transfers or activations:
 - Electricity
 - Water/sewer
 - Gas
 - Internet/cable
 - Trash/recycling
- Hire and confirm your movers or rental truck
- Arrange childcare or pet care on moving day
- Pack an essentials bag (clothes, toiletries, meds, chargers)



Moving Day

- Double-check all cabinets, drawers, and closets
- Take photos of utility meter readings at move-out
- Do a final walkthrough of the old home
- Carry important documents and valuables with you
- Confirm new home is clean and ready upon arrival

After You Move In

- Change the locks or rekey doors
- Install or check smoke and carbon monoxide detectors
- Set up a security system (if desired)
- Deep clean or schedule a cleaning service
- Unpack the essentials first (kitchen, bathroom, bedding)
- Register with your new city/county if required
- Introduce yourself to the neighbors
- Celebrate your new home—you did it!



Real Estate Terms Glossary

Clear, jargon-free definitions of common real estate terms to help you speak the language with confidence. Whether you're at a showing, signing paperwork, or texting your agent questions, understanding these terms will make you feel more in control during your home-buying journey.

Appraisal

An expert's opinion of your home's market value, typically required by your lender to ensure they're not over-lending.

As-Is

A property being sold in its current condition, with no repairs guaranteed by the seller.

Buyer's Agent

The real estate professional representing you (the buyer) in the purchase of a home.

Closing

The final step in a real estate transaction where documents are signed, funds are transferred, and ownership officially changes hands. This happens at an Attorney's office.

Closing Costs

The fees and expenses (outside of the purchase price) that buyers and sellers pay at closing—examples include lender fees, title insurance, and attorney fees. Your lender can give you an estimate of these but often around 2% of contract sales price.

Comparables (Comps)

Recently sold homes similar in size, location, and features used to help determine a home's value.

Contingency

An "if this, then that" situation that doesn't happen in NC contracts. All contingencies have been



removed and the buyer can terminate for any reason or no reason but may risk a due diligence and/or earnest money deposit.

Credit Score

A number that reflects your credit history and affects your ability to qualify for a mortgage loan.

Deed

The legal document that transfers property ownership from seller to buyer.

Deed of Trust

A legal document that secures your home loan. It's similar to a mortgage in other states.

Disclosure

Information provided by the seller about the property's condition and any known issues.

Down Payment

The initial portion of the purchase price you pay out of pocket—typically between 3% and 20%, depending on your loan. Ask your lender about your options.

Due Diligence Fee

In North Carolina, this is a non-refundable payment made by the buyer directly to the seller to show serious intent while inspections and research are conducted.

Escrow

A neutral third party that holds funds (and sometimes documents) until all terms of the contract are met.

Fixed-Rate Mortgage

A home loan with an interest rate that stays the same for the life of the loan.

Fixtures

Items that are permanently attached to the home (like light fixtures, built-in shelves, or curtain



rods). In North Carolina, fixtures are typically **included in the sale by default** unless otherwise excluded in the contract.

Homeowners Association (HOA)

A group that manages common areas and enforces rules for a neighborhood or condo community—often with monthly dues.

Inspection

A professional evaluation of a home's condition (roof, HVAC, plumbing, etc.) to uncover issues before finalizing the sale.

Loan Estimate

A document from your lender that breaks down the estimated costs of your mortgage and closing.

Mortgage

A loan you take out to purchase a home, which you repay over time with interest.

Offer

A buyer's formal proposal to purchase a property, which includes price, terms, and timing.

Personal Property

Movable items not attached to the home (like furniture, appliances not built-in such as refrigerators, washers and dryers, or outdoor grills). These **do not automatically stay** with the home in North Carolina unless specifically listed in the contract.

Pre-Approval

A letter from a lender showing how much you're qualified to borrow, based on verified income, credit, and assets.

Principal

The amount of money you borrow (not including interest).

**Property Taxes**

Taxes paid to your local government based on the assessed value of your home.

Title

Legal ownership of a property.

Under Contract

The period after an offer is accepted but before closing—inspections, appraisals, and final financing happen here. Also called 'Pending'.

Walk-Through

A final visit to the home before closing to ensure it's in the agreed-upon condition.
