

BUYER'S *Guide*



KWELITE
KELLERWILLIAMS REALTY



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REALTY

Joel Sandman - Team Lead
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Hello!

I am thrilled to introduce myself as your local real estate agent, Joel Sandman. As a member of this community, I am committed to helping my fellow neighbors navigate the real estate market with ease and confidence.

We are community minded, with a donation from each closing going to a local non-profit. Being a former golf pro, the golf course communities are my specialty! My goal is to provide exceptional service to each and every client I work with, whether they are looking to buy their first home, sell their current property, or make a real estate investment. With years of experience in the industry and a deep understanding of the local market, I am well-equipped to guide you through every step of the process and help you achieve your real estate goals.

As your local real estate agent, I believe in building lasting relationships with my clients based on trust, honesty, and mutual respect. I am passionate about helping you find the home of your dreams or selling your property for the best possible price.

So, whether you're looking to buy, sell, or just have questions about the real estate market in our community, don't hesitate to reach out to me.

AREAS *Served*

Sandman Realty proudly serves home buyers and sellers throughout the Triad region of North Carolina, offering expert guidance in a variety of communities. Whether you're looking for a vibrant city atmosphere, a charming suburban neighborhood, or a peaceful rural retreat, we're here to help you find the perfect home.

Winston-Salem
High Point
Kernersville

Clemmons
Lewisville
Lexington

Summerfield
Oak Ridge
Greensboro



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CHARITIES

We Support

At Sandman Realty, every closing is an opportunity to give back. We donate to local and national nonprofits—supporting causes that assist with food insecurity, veterans, education, and mental health. Our clients help choose the organizations, making each home sale a step toward a stronger, more connected community.

Hopefulls, Inc. is a nonprofit fighting childhood hunger in the Triad by providing discreetly delivered, pre-packaged weeknight meals to elementary students in need. Volunteers help pack and distribute meals, making it a true community effort.

NON-PROFIT *Highlight*



HOPEFULLS
hopefulls.com

1 in 8 children face hunger every single day in America.



Hopefulls, Inc. exists to end childhood hunger one elementary school at a time.

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CHARITIES

We Support

NON-PROFIT *Highlight*



The Nation's Largest
Provider OF SERVICE
DOGS FOR VETERANS

k9sforwarriors.org



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K9s For Warriors is a nonprofit organization committed to ending veteran suicide by providing highly trained service dogs to military veterans suffering from post-traumatic stress disorder, traumatic brain injury, and/or military trauma. They primarily rescue dogs from shelters, offering them a new purpose while empowering veterans to regain dignity and independence.

The United Way of Davidson County is a nonprofit organization dedicated to identifying and addressing the human service needs of Davidson County, North Carolina. Through responsible leadership, they focus on improving health, education, and financial stability within the community.

NON-PROFIT *Highlight*



**United Way
of Davidson County**

Advancing the Common Good



Education – Helping Children
and Youth Achieve Their
Potential

Income – Promoting Financial
Stability and Independence

Health – Improving People's
Health



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CHARITIES

We Support

Michael Kirkley Scholarship Fund at UNC Chapel Hill



THE UNIVERSITY
of NORTH CAROLINA
at CHAPEL HILL

We started this scholarship
several years ago in honor
of Mike and to make sure
a part of him is always
in Chapel Hill.



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In honor of his dear friend Michael Kirkley, who was lost far too soon, Joel Sandman created the Michael Kirkley Scholarship Fund at the University of North Carolina at Chapel Hill. The scholarship supports deserving students, carrying forward Michael's legacy by helping others pursue their dreams and make a lasting impact.

The Mental Health Association of Forsyth County is a nonprofit that supports mental wellness through education, advocacy, short-term counseling, and community programs. Their mission is to connect individuals with resources and reduce stigma around mental health.

NON-PROFIT *Highlight*

The Mental Health Association In Forsyth County (MHA)



Mental Health Association in Forsyth County

We envision a society that
embraces mental and
emotional well-being
by valuing human dignity,
racial equity, and
economic justice for all.



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CLIENT *Testimonials*

"I would recommend Joel, without hesitation, to anyone. He made our move from TX to NC painless. His communication was quick. Great follow-through. He went steps above helping out with recommendations for some local vendors we needed."

-Holly



"I cannot thank Joel enough for all of his help. As first-time home buyers, the process seemed a little daunting. Joel was there with us every step of the way to answer any and all questions (no matter how silly).

He remained in constant contact with us and made sure we were comfortable at every stage. Anyone would be lucky to get the chance to work with him."

-Avery



"I honestly can't say enough about Joel. He's best in class, always putting in the extra effort and we felt fortunate to have him as our broker. We were relocating from another state and Joel's knowledge of the area, his responsiveness and communication style made us feel connected throughout the process when we were in town or hundreds of miles away. Joel is thorough, savvy, patient and is a trusted advocate in every aspect of the entire process. He's a great listener matched with a great feel for the market. We value his thoughtful advice, attention to detail and being on top of everything."

-Cherie



Real Estate TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. Then banker will perform an analysis o your income, debt, and credit worthiness. You will need one in order to be read to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between an buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

CLOSING COST

The closing cost is the amount that is paid, in addition to the state price. This can include: taxes, insurance, and lender expenses.

EARNEST MONEY

Earnest money is the balance of funds that are set aside into trust or an escrow account to show buyer is serious about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asses, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help determine if there is any work needed to be done to the property to bring it to normal working order.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

Ten Steps to BUYING A HOME

- 01 BUYER CONSULTATION
- 02 PRE-APPROVAL
- 03 TOUR HOMES
- 04 MAKE AN OFFER
- 05 INSPECTION
- 06 APPRAISAL
- 07 LOAN APPROVAL
- 08 FINAL WALKTHROUGH
- 09 CLOSING
- 10 KEYS TO YOUR HOME

Home Buyer's ROADMAP

Follow this high level road map to help you buy a home!

1 **2** **3** **4**

FIND AN AGENT

Match with an agent that you feel comfortable with

PRE-APPROVAL

Buying a home is an exciting journey, and understanding the financial aspects will help set you up for success.

TOUR HOMES

Touring homes is one of the most exciting steps in your home-buying journey!

MAKE AN OFFER

You've found the perfect home—now it's time to make an offer!

..... **7** **6** **5**

LOAN APPROVAL

After the appraisal, your lender will review all your documents and the appraisal to finalize your loan approval.

APPRAISAL

An appraisal is an independent assessment of the home's value conducted by a licensed appraiser.

INSPECTION

A home inspection is a crucial step in the home-buying process. It provides a clear picture of the property's condition and helps protect your investment.

8 **9** **10**

FINAL WALKTHROUGH COMPLETE

The final walkthrough is the last step before closing and gives you the chance to ensure the property is in the agreed-upon condition.

CLOSING

Signing the closing documents is the final step in purchasing your new home.

GET YOUR KEYS ONCE THE DEED IS RECORDED

Congratulations, you're officially a homeowner!

01

BUYER *Consultation*



Having the right real estate agent by your side can make all the difference in your home-buying journey. This is one of the biggest decisions you'll make—and I'm here to help guide you every step of the way.

As your agent, I'll always have your best interests at heart, offering honest advice, clear communication, and the experience needed to help you navigate the entire process with confidence.

INDUSTRY KNOWLEDGE

At Sandman Realty, we use local expertise and industry tools to help you price your home right and list at the best time for top results.

SMART NEGOTIATING

With years of experience and market knowledge, I use smart, strategic negotiation to help you get the best possible price

PROFESSIONAL EXPERIENCE

I stay up to date with annual training and compliance to ensure every transaction is handled with accuracy and in line with the latest legal and administrative requirements

CUSTOMER SERVICE

I'm here to guide you through every step and answer any questions along the way. You'll always be treated with the same care, respect, and responsiveness I'd want for myself.

02 PRE-*Approval*

HOME SEARCHING TIPS

Getting pre-approved is a key first step in the home buying journey. It helps you understand how much you can borrow, keeps your search focused, and shows sellers you're a serious and qualified buyer—giving you a stronger position when making an offer.



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03 TOUR *Homes*

HOME SEARCHING TIPS

- Make a list of must-haves, wants, and flexible items to guide your search.
- Take photos during showings to remember the layout and feel
- Focus on fixed features like the neighborhood, lot size, and orientation.
- Don't get distracted by paint colors or décor—those can be changed.
- Check small details like light switches, appliances, and water fixtures.
- When you find the right home, you're ready to make a formal offer.



04 MAKE *an Offer*

Once you find a home you love, you can submit an official offer to the seller. I'll help you navigate the current market conditions to make the best decision.

Depending on the market, don't hesitate to offer below the asking price—sellers often list higher than what they're willing to accept.



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Congrats!

YOU ARE OFFICIALLY
UNDER CONTRACT

YOUR OFFER HAS BEEN ACCEPTED

Now that your offer has been accepted it's time to take a deep breath and celebrate! I'll be sending over the next steps we need to take shortly.



From your local realtor

JOEL SANDMAN | REALTOR |
SANDMANREALTYNC.COM

336-582-9210



05 *Inspection*

Be sure to schedule all necessary inspections before the end of your due diligence period—it's essential to learn as much as you can about the home before moving forward.

Common inspections include:

- General Home Inspection
- Pest/Termite Inspection
- Radon Inspection
- Septic or Sewer Inspection

If any major issues are uncovered, you'll have the opportunity to either renegotiate the terms or walk away from the contract. I'll be there to help you navigate estimates and next steps if repairs or credits are needed.



06 APPRAISAL APPROVAL

Before finalizing your home purchase, there are a few key checks to expect:

Appraisal – Typically ordered by your lender, the appraisal provides an unbiased estimate of the home's value to ensure it supports the loan amount.

Title Search – This is handled by your closing attorney and confirms there are no legal issues, such as liens or ownership disputes, that could affect your ownership of the property.

These steps help protect both you and the lender during the transaction.

Before approving the loan, the lender will carefully review all financial documents and information.

They will consider factors such as:

- Property location
- Comparable properties
- Condition of the property and other relevant aspects



07 LOAN *Approval*

What You Need to Know

Getting loan approval is a key step in home-buying, showing sellers you're serious and helping you understand your budget.

Steps to Get Approved:

1. Get Pre-Approved: Submit documents like pay stubs and bank statements for a stronger offer.
2. Submit Documents: Provide all required paperwork to ensure your loan gets processed smoothly.
3. Choose a Trusted Lender: I can recommend a reliable lender who will explain your options.
4. Know Your Budget: Stick to homes within your pre-approved amount.



08 FINAL *Walkthrough*

Final Walkthrough: Your Last Step Before Closing

The final walkthrough ensures the home is in the agreed-upon condition before closing.

What to Check:

- Repairs: Confirm all agreed repairs are done.
- Utilities: Test lights, faucets, appliances, and HVAC.
- Cleanliness: Ensure the home is clean and free of the seller's items.
- Damage: Look for any new issues since your last visit.

Tips for Success:

- Bring your contract and inspection report.
- Test doors, windows, and garage openers.
- Take your time—don't rush.

Once satisfied, you'll be ready to close and officially own the home! Don't forget home insurance and utility transfers.



09 CLOSING

Closing Day Overview

At closing, you'll sign the documents that finalize your home purchase.

Bring:

- Photo ID
- Certified funds or wire proof
- Any requested paperwork

You'll Sign:

- Loan & repayment documents
- Closing Disclosure
- Deed & title transfer

Tips:

- Review documents in advance
- Ask questions if needed
- Expect the process to take 1–2 hours

Once recorded (usually 2–3 hours after), you'll get your keys and officially own your home!



10 KEYS *to Your New Home*

Keys to Your New Home

Congratulations! Once closing is finalized, funds are processed, and the deed is officially recorded, it's time for the big moment—receiving your keys!

What to Expect

Your agent, the seller's agent, or your attorney will hand over the keys once recording is confirmed. You may also receive garage remotes or security system codes.

Pro Tip

For peace of mind, consider changing the locks or updating any access codes.



HOME MAINTENANCE

Checklist - Spring

Exterior Protection

- Inspect roof for loose or damaged shingles to prevent leaks
- Clean gutters and downspouts to ensure proper drainage
- Check exterior walls and foundation for cracks or signs of moisture
- Power wash siding and walkways to prevent buildup and mildew
- Seal gaps around windows and doors to maintain energy efficiency

Yard & Drainage

- Trim back trees and shrubs to protect siding and roof
- Clear debris from lawn and garden beds to reduce pest risk
- Inspect irrigation system for leaks or clogs to avoid water waste
- Check grading to ensure water drains away from the house

Systems & Equipment

- Schedule HVAC inspection before hot weather hits
- Replace air filters for better air quality and system performance
- Flush water heater to prevent sediment buildup
- Check the water heater for leaks or rust.
- Clean dryer lint filter, duct(s), & space under the dryer.
- Test sump pump if you have one, especially in flood-prone areas

Interior Checks

- Test smoke and CO detectors, replace batteries if needed
- Check under sinks and around toilets for signs of leaks
- Inspect attic and basement for signs of moisture or pests
- Lubricate door hinges and window tracks for smoother use

HOME MAINTENANCE

Checklist - Fall

Exterior & Roof

- Check the roof for loose or missing shingles
- Clear gutters and downspouts to prevent overflow and foundation issues
- Look for signs of wood rot or damage on siding and trim
- Disconnect and drain garden hoses; turn off outdoor faucets to avoid freezing
- Check around windows and doors for air leaks and reseal as needed

Yard & Drainage

- Trim back tree limbs hanging over the roof
- Bring in or cover outdoor furniture and grills
- Test outdoor lighting and replace bulbs

• Heating & Safety

- Service your HVAC or heat pump—NC winters can be unpredictable
- Replace HVAC filters
- Check and replace batteries in smoke and carbon monoxide detectors
- Flush your water heater to reduce sediment

Interior Checks

- Reverse ceiling fans to push warm air down
- Check attic and crawl space for signs of moisture or critters
- Inspect insulation around pipes—unexpected freezes can happen
- Clean dryer vents to reduce fire hazard
- Make a plan for freezing temps—cover outdoor faucets and know where your water shutoff is



Thank you!

FOR YOUR BUSINESS!

Thank you for trusting me with the purchase of your home. It was a pleasure working with you, and I am thrilled that the process was successful. I am so glad that you are now in the perfect place for your next chapter.

If there is ever anything I can do for you, please don't hesitate to reach out.

Best wishes,

Joel



YOUR LOCAL REALTOR

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