THINKING ABOUT YOUR FIRST HOME?

CHARLOTTE · NORTH CAROLINA

From open house to front door, in eight calm steps.

A North Carolina home purchase has a clear order to it. Here it is, at a glance.

THE PATH

STAGES IN ORDER · EVERY CONTRACT SETS ITS OWN DATES

01
Get pre-approved

A conversation and a document review with your loan officer. You leave with a letter that tells sellers you're ready.

02
Choose your agent

Your agent reviews the Working with Real Estate Agents disclosure with you, and you sign a written buyer agreement before touring.

03
Search with purpose

Tour homes, learn neighborhoods, request HOA documents early.

04
Make your offer

Usually on North Carolina's standard Offer to Purchase and Contract, with a due diligence fee and earnest money.

05
Use your due diligence period

Inspect, survey, review, and decide. Until it ends, you can walk away for any reason. Have your financing on track before it does.

06
Final loan approval

Underwriting reviews your file. Keep your finances steady.

07
Prepare to close

Review your Closing Disclosure, verify wiring instructions by phone, and do your final walk-through.

08
Settlement and keys

Sign at your closing attorney's office. Once the deed is recorded, the home is yours.

WHAT TO BRING TO YOUR FIRST CONVERSATION

- Photo ID
- Recent pay stubs and W-2s
- Recent tax returns
- Recent bank and account statements, all pages
- Notes on anything unusual: a gift, a job change, self-employment

THREE NORTH CAROLINA WORDS TO KNOW

DUE DILIGENCE FEE
Paid to the seller for your window to investigate and decide.

EARNEST MONEY
A good-faith deposit held in trust and credited at closing.

CLOSING ATTORNEY
You choose them. They handle title, documents and the closing.

Ask for the full First-Time Buyer's Guide. It walks through every step in detail.

YOUR TEAM FOR THIS HOME

CALL EITHER OF US



YOUR AGENT

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YOUR LOAN OFFICER

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