

FOR CHARLESTON-AREA HOME BUYERS

# The Buyer's Roadmap to Homeownership

Seven calm, clear stages — from your very first conversation to keys in hand.

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## The TREAT Team

Trusted Real Estate Advisors · Brokered by SCSold LLC

Serving Charleston, Berkeley & Dorchester Counties

(843) 738-2394 · [www.findhomessc.com](http://www.findhomessc.com)

7

STAGES

# A note before we start.

Buying a home is one of the biggest financial decisions of your life. It is also one of the most emotional. Most of the stress buyers feel is not actually about the money — it is about not knowing what comes next.

This guide fixes that. After helping hundreds of families through this exact path in the Charleston Tri-County market, we built the simplest version of the journey we could. Seven stages. Each one explained in plain language. Your role at every step. What to watch out for. What to celebrate.

You can read it cover to cover, or skip to the stage you are in right now. Either way, by the time you finish, you will know exactly what to expect — and you will have a real partner walking it with you.

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## STAGE 01

# The Buyer Consultation

*Get clear before you get going.*

We sit down (or hop on a call), listen to your goals, and map out a strategy built around your life.

## WHAT HAPPENS IN THIS STAGE

- **We learn your "why."** Job change, growing family, downsizing, first home — the reason matters because it shapes the strategy.
- **We map your wants vs. needs.** Square footage, school districts, commute, garage, yard, neighborhoods. We separate must-haves from nice-to-haves.
- **We review your comfort budget.** Not what a calculator says you can afford — what actually feels good to spend each month.
- **We walk you through the entire process.** All 7 stages. So nothing later catches you off guard.
- **We answer every question you have.** No question is too small. The buyers who close smoothest are the ones who ask the most.

## HOW LONG THIS TAKES

About 45 to 60 minutes. We can meet at our office, your home, a coffee shop, or over Zoom — whatever feels right for you.

## YOUR ROLE AT THIS STAGE

Be honest about what you want and what you are worried about. The more we understand your real situation, the better we can guide you. There is no judgment here, only strategy.

## STAGE 02

# Pre-Approval & Budget

*Know your real number before you fall in love.*

Connect with our trusted lending partner so a real underwriter — not a calculator — tells you what you can buy.

## WHAT HAPPENS IN THIS STAGE

- **You apply with a lender.** We recommend Matt Mieras at Guild Mortgage. He picks up the phone and educates buyers, not just processes loans.
- **Lender pulls credit and verifies income, assets, and employment.** This is what makes pre-approval different from pre-qualification — it is real, written, and lendable.
- **You get a pre-approval letter.** A specific amount, in writing, ready to attach to offers.
- **We map full cost of buying.** Down payment + closing costs (typically 2 to 5% of price) + reserves + moving expenses. No surprises.

## THE MOST COMMON BUYER MISTAKE HERE

Touring homes before getting pre-approved. In a market like Charleston, sellers will not take an offer without it. And falling in love with a home you cannot buy is one of the most painful experiences in real estate.

### YOUR ROLE AT THIS STAGE

Respond to lender requests within 24 hours. Do not open new credit, change jobs, or move large sums of money. From the day you apply through the day you close — keep your financial life still and stable.

## STAGE 03

# The Search & Tour

*This is the fun part. We make sure it stays fun.*

Custom search built around what you actually told us — not the homes a website algorithm decides to show you.

## WHAT HAPPENS IN THIS STAGE

- **Custom MLS search.** We set up a feed that respects your real criteria. New listings hit your inbox the moment they go live.
- **Curated weekly review.** We pre-screen homes and only forward the ones worth your time. Your weekend is too valuable to spend on bad showings.
- **Live walkthroughs.** We tour with you. We point out the things photos hide — water signs in the crawl space, soft spots in the floor, neighborhood character at different times of day.
- **Real talk on price, condition, and resale.** You get our honest read on every home. Not what helps a deal happen — what helps you make a great long-term decision.

## HOW LONG THIS STAGE TYPICALLY TAKES

It varies. Some buyers find "the one" on day one. Most look for 4 to 8 weeks. In a tight market, the right strategy beats the longest search.

### YOUR ROLE AT THIS STAGE

Tell us the truth about what you love and what you do not. "Almost right" is data we can use to find the actual right one. And when you find the home — be ready to move quickly. Hesitation costs houses in Charleston.

## STAGE 04

# The Offer & Contract

*Strategy meets paperwork. We handle both.*

A strong, strategic offer designed to win without overpaying — explained line by line before you sign anything.

## WHAT HAPPENS IN THIS STAGE

- **Comp analysis.** We pull recent sales of similar homes nearby to land on a smart offer price.
- **Strategy session.** Earnest money. Due diligence period. Inspection contingency. Financing contingency. Closing timeline. Concessions to ask for. Every term has leverage attached to it.
- **We submit and negotiate.** Counters fly back and forth — sometimes for hours, sometimes for days. We negotiate on your behalf with the goal of a great deal AND a smooth process.
- **You go under contract.** Both sides sign. Earnest money is delivered. The official countdown to closing begins (typically 30 to 45 days).

## WHAT "WINNING THE OFFER" ACTUALLY MEANS IN CHARLESTON

Sometimes it is highest price. Sometimes it is fastest close. Sometimes it is fewest contingencies. We coach you on which lever to pull based on the seller's situation — not just yours.

## YOUR ROLE AT THIS STAGE

Trust the strategy. Move quickly when documents need signatures. Stay flexible during negotiation — small concessions on your end can unlock big wins.

## STAGE 05

# Inspections & Due Diligence

*Verify the home is everything it appears to be.*

Independent professionals inspect the home so you can decide with full information — not assumptions or hopes.

## WHAT HAPPENS IN THIS STAGE

- **General home inspection.** Typically within the first 7 to 14 days under contract. A licensed inspector spends 2 to 4 hours documenting the home top to bottom.
- **Specialty inspections (as needed).** Termite (CL-100 — required by most lenders in SC), roof, HVAC, pool, septic, well, mold, structural. We recommend the right ones based on the home.
- **Review and decide.** We sit down with the report and discuss what is normal, what is concerning, and what is a deal-breaker. Then you choose: accept as-is, request repairs, request credits, or walk away.
- **Negotiate the response.** We work with the listing agent to get repairs done or credits applied — whichever protects you best.

## THE CHARLESTON-SPECIFIC THINGS TO WATCH FOR

Flood zones (and the insurance impact), HVAC condition (humidity is brutal here), crawl space moisture, settled foundations, and termite history. We have seen all of it. We know what to ask.

### YOUR ROLE AT THIS STAGE

Attend the inspection if you can — it is the best education you will ever get on your future home. Read the report. Tell us what concerns you most so we negotiate the right things.

## STAGE 06

# Appraisal & Loan Final

*The lender confirms value and locks in your loan.*

Your lender orders the appraisal and finalizes underwriting while you stay financially still.

## WHAT HAPPENS IN THIS STAGE

- **Independent appraisal ordered.** A licensed appraiser visits the home and confirms the value supports the purchase price. This protects you (and the lender) from overpaying.
- **Underwriting reviews everything.** Income, assets, credit, employment, the property itself. Underwriters are paid to find problems — your job is to give them no surprises.
- **Conditions and document requests.** The lender may circle back asking for one more bank statement, one more pay stub, one more letter of explanation. Treat each request as urgent.
- **"Clear to close."** The magic words. Underwriting signs off, the file moves to the closing attorney, and your closing date is locked.

## THE SINGLE FASTEST WAY TO DERAIL A CLOSING

Big purchases, job changes, or new credit between contract and closing. We have seen buyers lose loans two days before closing because they bought a car. Do not be that buyer.

### YOUR ROLE AT THIS STAGE

Do NOT make big purchases, change jobs, or open new credit. Respond to every lender request within 24 hours. Get homeowner's insurance set up at least 2 to 3 weeks before closing — your lender requires it.

## STAGE 07

# Closing Day & Keys

*Welcome home.*

Final walkthrough, signing day, and the moment the home officially becomes yours.

## WHAT HAPPENS IN THIS STAGE

- **Final walkthrough.** 24 to 48 hours before closing. We confirm agreed-upon repairs are done, items that were supposed to stay are still there, and the home is in the same condition as when you offered.
- **Closing attorney prepares the final settlement.** You will receive your "Closing Disclosure" at least 3 days before closing. We review every line together.
- **Wire your funds — safely.** Wire fraud is the single biggest financial threat in real estate. Always call your closing attorney at a verified phone number BEFORE wiring. Never trust wire instructions sent by email.
- **Sign and close.** Around 60 to 90 minutes at the attorney's office. You sign documents. Funds transfer. The deed records.
- **Keys in hand.** The home is yours. Take a deep breath. You did it.

## WHAT WE DO AFTER CLOSING

We do not disappear. We check in throughout your first year, send you market updates on your home's value, and stay one call away — for contractor referrals, tax appeals, or advice on your next move. You are not just a transaction. You are a TREAT family.

### YOUR ROLE AT THIS STAGE

Bring a valid government-issued photo ID. Verify wire instructions on a phone number you looked up yourself. Take a moment to celebrate — you just did one of the biggest things people ever do.

# Let's start your roadmap.

If you read this far, you are already ahead of most buyers. The next step is the easiest one: schedule a no-pressure buyer consultation.

We will sit down, listen to your goals, walk through your situation, and give you a personalized plan for the next 60 days. If buying is the right move, we will be ready to go. If it is not, we will tell you that too — and we will help you figure out when it is.

## Schedule your consultation **today.**

Charleston · Berkeley · Dorchester. We work with first-time buyers, move-up buyers, downsizers, and out-of-state families. Every consultation is free. No pressure, ever.

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