Ryan G. Smith
real estate

A Buyer's Guide to Success in Real Estate

Ryan G. Smith | Broker/Owner | LPT Realty



Thank you for allowing me the opportunity to discuss working for you. My goal is that you find value in our time together, regardless if we work together.

Wilmington has been a special part of my life for almost three decades. With its perfect blend of endless coastlines, vibrant downtown, and vast wooded areas, Wilmington is an ideal location to thrive, connect and explore.

The purchase of real estate represents one of life's most significant financial and personal investments. As a trusted advisor, I am committed to guiding you through this process with the highest standards of professionalism, integrity, and communication—ensuring a seamless and confident experience from start to finish.

Please consider me a resource to call on anytime. I look forward to serving you.

Warm Regards,

Ryan Smith



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lpt realty

CPE
CERTIFIED PROBATE EXPERT
empathy = generosity

CERTIFIED LUXURY HOME MARKETING SPECIALIST
CLHMS

Helping you purchase the right home, at the right terms, with the least amount of stress possible.

Whether you are relocating to Wilmington, upsizing, downsizing, investing, or searching for a place that simply feels like home, this guide will walk you through the process step by step.

Our promise:

- We help you understand your options.
- We keep the process organized and calm.
- We help you move quickly when the right home appears.
- We connect you with trusted professionals along the way.
- We advocate for your goals from start to finish.

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Your Buyer Benefits

When you work with our team, you receive a guided buying experience designed to make the process simpler, more strategic, and more enjoyable.

Your buyer experience may include:

Curated Home Search
Regular updates on homes that match your criteria.

Hard-to-Find Property Research
Additional effort to identify opportunities that may not be easy to find online.

Private Showings
Coordinated tours of homes you want to see.

Offer Strategy
Guidance on price, terms, timing, inspections, financing, and negotiation strategy.

Buyer Interest Protection
Help preparing offer terms and documents designed to support your goals.

Skilled Negotiation
Professional communication and negotiation on your behalf.

Trusted Affiliates
Introductions to qualified local professionals, while you remain free to choose your own providers.

Communication & Guidance
Regular updates so you understand where things stand and what comes next.

Concierge Support
Help connecting the dots before, during, and after closing.



Step 1: Your Private Buyer Consultation

Before we look at homes, we begin with you.

This first conversation allows us to understand not only what you want to buy, but why you are moving and what matters most in your next chapter. The better we understand your priorities, the more precise and enjoyable your search becomes.

We will discuss:

- Why you are moving
- Your ideal location and lifestyle
- Your timeline
- Your budget comfort zone
- Your must-haves and nice-to-haves
- Your preferred home style
- Your concerns, questions, and expectations
- What would make this experience feel truly successful for you



Step 2: Financial Clarity Before the Search

A luxury experience is not about guessing. It is about clarity.

Before touring homes, we help you connect with a trusted lending professional so you can understand your purchase power, estimated monthly payment, cash needed to close, and available financing options.

Why pre-approval matters:

- You know what price range is comfortable.
- You understand your monthly payment.
- You can make a stronger offer when the right home appears.
- You avoid surprises once you are under contract.
- Sellers take your offer more seriously.

What lenders typically review:

- Credit profile
- Income and employment
- Assets and cash available
- Down payment options
- Loan programs
- Debt obligations

Once pre-approved, you will be better positioned to move with confidence and compete effectively in the market.

Step 3: Your Curated Home Search

Your home search should feel intentional, not random.

Instead of sending you everything on the market and hoping something sticks, we build your search around your specific criteria. This helps save time, reduce overwhelm, and keep your focus on homes that truly fit your goals.

Your curated search may include:

- Active MLS listings
- New listings that match your criteria
- Price changes
- Neighborhood-specific opportunities
- New construction options
- For sale by owner opportunities, when appropriate
- Hard-to-find or less visible properties

How the search works:

1. We define your criteria together.
2. You receive homes that match your needs.
3. You review the options at your pace.
4. You let us know which homes interest you.
5. We arrange private showings.

You stay in control of the search. Our job is to bring clarity, strategy, and access — without pressure.

Helpful Tip

Online real estate sites can be useful, but they are not always accurate or up to date. When you see a home you like, send it to us and we will verify the details for you.

Step 4: Private Showings & Property Evaluation

Touring homes is where your vision begins to take shape.

During showings, we help you look beyond the surface and evaluate each property through both a lifestyle lens and a strategic lens. A home may look beautiful online, but the details matter.

During each showing, we help you consider:

- Layout and functionality
- Natural light and flow
- Condition and visible maintenance
- Location and surroundings
- Resale considerations
- Renovation potential
- HOA details, when applicable
- Flood zone or coastal considerations
- How the home compares to others in the market

What to do when you find homes on your own

If you see a home online, at an open house, through a builder, or by driving around, simply send it to us first. Let the other party know you are already represented.
This protects your representation, helps avoid confusion, and allows us to gather complete information on your behalf.

Step 5: Offer Strategy & Negotiation

When you find the right home, strategy matters.

We will help you prepare an offer designed around your goals, market conditions, and the seller's priorities. The strongest offer is not always just the highest price. Terms, timing, financing, inspections, and certainty can all influence the outcome.

We will review:

- Offer price
- Comparable sales
- Earnest money
- Due diligence or inspection terms
- Financing terms
- Closing date
- Seller-paid costs, when applicable
- Personal property or inclusions
- Repair strategy
- Appraisal considerations
- Any special terms needed to protect your interests

Our role in negotiation:

We present your offer professionally, communicate clearly with the listing side, and negotiate in your favor to help you secure the home at the best possible price and terms available. Once your offer is accepted, the process moves into the contract-to-close phase — where organization becomes everything.



Step 6: From Contract to Closing

After your offer is accepted, our team helps coordinate the many moving pieces between contract and closing.

This is where a concierge approach makes a meaningful difference. We help you stay informed, on schedule, and prepared for each next step.

Common contract-to-close milestones:

- Earnest money delivery
- Lender updates and loan processing
- Home inspection
- Additional inspections, when appropriate
- Repair negotiations, if needed
- Appraisal
- Homeowners insurance
- Attorney or closing coordination
- Title review
- Utility planning
- Final walk-through
- Closing day



Step 6: From Contract to Closing

Trusted professional connections

We can recommend experienced local professionals for services such as lending, inspections, legal support, appraisal coordination, warranties, insurance, repairs, and utility setup. You are always free to choose the providers that are best for you.

Communication promise

You should never feel left wondering what happens next. We will keep you updated throughout the process and help you understand each milestone before it arrives.

Step 7: Closing Day & Beyond

Closing day is the celebration — but our relationship does not end there.

Before closing, we will help you prepare for the final walk-through and confirm key details are in place. At closing, you will sign your final documents, complete the purchase, and receive the keys to your new home.

Before closing, we help confirm:

- Final walk-through timing
- Closing appointment details
- Funds needed for closing
- Utility transfer planning
- Insurance requirements
- Any final contract items
- Key and access details

After closing, we remain a resource for:

- Local vendor recommendations
- Home maintenance contacts
- Neighborhood questions
- Future real estate planning
- Market value updates
- Referrals for friends and family

Welcome home

Our goal is not simply to help you buy a property. Our goal is to help you feel cared for, confident, and genuinely at home in your next chapter.
And yes, we are absolutely here for the “Where is the best coffee nearby?” questions too.

Client Testimonials

Ryan Smith is an excellent realtor. In the overwhelming process of selling our family home he more than exceeded my high expectations. His work ethic, dedication, going above and beyond, and regular communication is what everyone working with a realtor should experience. Hisqualities are a rare find in today's times.

Terry P.

I would highly recommend Ryan Smith to anyone interested in buying or selling real estate in the Wilmington/Cape Fear region. My husband and I purchased our home (sight unseen) with Ryan as our realtor. He was able to help us navigate the ins and outs of NC real estate and find the perfect home for us to retire to. Although our real estate transaction was not the largest he was likely to make this year, Ryan made us feel like we had purchased a million-dollar property,before, during, and after the purchase was completed.

Mary P.

Having Ryan as our realtor was such a pleasure. We really leaned on Ryan alot through the entire process. He is attentive, accommodating and really knows his stuff. Ryan went above and beyond for us and that is something we wont forget. He is very knowledgeable of the real estate industry and you can trust him. We feel that a relationship that started as a business transaction has turned into friendship. You won't be disappointed if you hire Ryan. He reallyworks hard for his clients and the best part he truly is a wonderful person.

Josephine L.

Thank you Ryan for your unwavering and professionalism throughout this process. Looking for a knowledge, patience and hard working realtor, Ryan Smith is the one. He can and willdeliver as promised.

Donna D.

Ryan Smith of RE/MAX Essential was with us every step of the way helping us negotiate the purchase of our new home. We were so pleased with his knowledge and helpfulness, we also used him to sell our previous house. He was able to get us top dollar and the sale of the house went smoothly. We would definitely recommend Ryan Smith as a realtor!

Evelyn N.

Ryan Smith contacted us as soon as we decided to move, and I am glad he did. Polished and professional, he is also sharp as a tack about real estate. We had some unexpected issues come up, and Ryan navigated us through to closing. Never pushy, always understanding and helpful. Good man.

Timothy T.

A little about me...

I was born and raised in Southern Maine, where I developed a love for the ocean and coastal living early on. After attending the University of Maine and moving on from hockey and winter sports, I made the decision to head south to North Carolina. A friend at UNCW introduced me to Wilmington's friendly, small-town coastal lifestyle—and that was 30 years ago.

Over the years, I've also lived in Santa Cruz, CA and Memphis, TN, but Wilmington has always felt like home. I made it a point to return often, staying connected to the people and the place I've always loved.

My goal was always to raise a family here. My wife and I made that official before our second child was born, and now, as a busy family of five, we're grateful every day to call Wilmington home.

Professionally, I've spent my career as a business owner and operator. I still own two gyms in Tennessee, where I worked in the fitness industry for 15 years. My path into real estate started with renovating and investing in properties. For the past six years, I've focused fully on real estate—serving as a marketing and listing specialist, helping clients buy and sell with a high level of service and attention to detail.

Outside of work, I spend as much time as possible with my family, usually outdoors. I also train jiu-jitsu, run local trails, and play the drums.
I look forward to learning more about you and your goals for this property.

Warm Regards,

Ryan G. Smith

