

THE BUYER'S CHECKLIST

Buying a home in Florence and the Pee Dee, South Carolina

BEFORE YOU SHOP

- ☐ Check your credit and set a monthly budget you are comfortable with, not just what you qualify for.
- ☐ Get pre-approved with a lender so your offer is taken seriously.
- ☐ Ask about down payment help. SC Housing runs assistance programs, and many first-time buyers put down far less than 20%.
- ☐ Book a free consultation with me to map out your timeline.

WHEN YOU FIND THE ONE

- ☐ Read the seller's Residential Property Condition Disclosure (SC Code 27-50-10). It only covers what the seller knows.
- ☐ Ask direct questions. A death in the home is not a required disclosure in SC (SC Code 40-57-270), but a seller can't misrepresent if you ask.
- ☐ Look for red flags at showings: fresh paint on one ceiling spot, musty smells, doors that stick, cracks over doorways.

DURING DUE DILIGENCE

- ☐ Schedule a full home inspection, then inspect anyway even if the disclosure looks clean.
- ☐ Order the CL-100 (wood infestation report). Most lenders require it, usually dated within 30 days of closing.
- ☐ Get homeowners insurance quotes early, and check flood zone status.
- ☐ Review the HOA documents if there is one.

CLOSING AND AFTER

- ☐ SC closings are supervised by an attorney. Pick yours early.
- ☐ Review your Closing Disclosure at least 3 days before closing.
- ☐ After you move in, apply for the 4% legal residence assessment with your county assessor. Without it, your home is taxed at 6%.
- ☐ Change the locks, test smoke and CO detectors, and change HVAC filters.

QUESTIONS? LET'S TALK.

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Book a call: sarahaperealtor.com/meeting/844765219655557/sara_hape

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General information only, not legal or tax advice. Verify program details and deadlines with the agency or your attorney.