

THE BUYER'S PLAYBOOK

Navigating the Market with Reality, Strategy, and a Trusted Advisor



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Welcome to Your Real Estate Strategy

Buying a home is exciting, but it can also be stressful. Our goal is to replace that stress with strategy. At **RW Realty of NC**, we believe in open communication, honesty, and treating you like our only client. Here is exactly how we'll get you to the closing table safely.

1. The Most Important Step: The Initial Consultation

Many buyers try to skip the sit-down consultation, but it is the single most critical step in our process. We don't just look at houses; we engineer a successful purchase.

- **Getting on the Same Page:** We sit down together to openly discuss your expectations, outline the entire transaction roadmap, and review your numbers so we know exactly what properties to target.
- **Strategy First:** If you need the seller to cover closing costs, we need a specific game plan from day one—especially for highly competitive homes that just hit the market.
- **Compatibility Check:** We are going to spend a lot of time together over the next few weeks. This initial meeting ensures our personalities match perfectly and that we are ready to execute as an elite team.

 **Pro-Tip:** *Think of this consultation as laying the foundation of a house. If the foundation is rushed, the rest of the structure won't hold up under pressure.*

2. Financing & The "Golden Rules" of Credit

Not all lenders are created equal. You need a trusted local lender whose specific mortgage programs fit your exact needs (Down payment assistance, conventional products, bank statement loans, VA, FHA or USDA) and who communicates securely and effectively.

Once you are pre-approved, you enter a strict financial lockdown. You must follow these absolute rules until your loan is fully closed and recorded:

- **No New Debt:** Do not finance furniture, apply for a new credit card, or co-sign for anyone else.
- **Consult First:** Run *any* significant financial decision or large bank deposit through your lender before you pull the trigger.

Real Real Estate War Stories:

- **The Job Switch:** I had a client switch their income structure from a set salary to hourly pay just days before closing. It completely disqualified them from their mortgage, pushing their homeownership dreams back by a full calendar year.
- **The New Ride:** Another client bought a new car during underwriting, adding a \$580 monthly payment to their credit report. That single choice instantly slashed their homebuying budget by over **\$100,000**.

3. Rules for Happy House Hunting

Showings are about more than just finding a beautiful kitchen—it is where I gather vital, hands-on information about your true wants, needs, and lifestyle goals.

Keep Your Poker Face

Assume every home we tour has live audio and video surveillance (Ring doorbells, nanny cams, smart thermostats). Be highly mindful of what we say inside the property. Save your excitement, criticisms, and structural complaints for our post-showing debrief in the car!

Don't Go Rogue

Feel free to browse public home portals online, but **do not click "contact agent" links** or call listing agents directly. I handle all the background research, scheduling, and contract work—even for *For Sale By Owner (FSBO)* properties.

New Construction Protocol

I must physically accompany you on your very first visit to a local model home center. If you happen to walk into a neighborhood development alone, you must explicitly tell the on-site sales agent that **Rebecca Williams is your Realtor** before you sign a single guest sheet or document.

The Family Advice Rule

Having family support is wonderful, but if your relatives haven't physically purchased a residential home in the last 24 months, their advice is likely outdated. Trust me to guide your offer strategy based on today's immediate market realities.

4. North Carolina Realities: The Offer & Due Diligence

If you are moving here from out of state, North Carolina does real estate contracts entirely differently than the rest of the country. When we write an offer, you need to prepare for two separate, upfront checks:

Due Diligence (DD) Fee

This check is written directly to the home seller and is **non-refundable** (unless the seller completely breaches the contract and you may have to sue them to get it back!). This fee essentially purchases you a customized window (typically 2-3 weeks) to execute your inspections, complete an appraisal, and finalize your mortgage underwriting.

Earnest Money Deposit (EMD)

This deposit is safely held in an escrow account by the closing attorney. Unlike the Due Diligence fee, your Earnest Money is typically **fully refundable** if we choose to terminate the contract for any reason before our Due Diligence period officially expires.

Estimated Upfront Costs to Budget For:

- **Total Contract Deposits:** Expect your combined DD and EMD fees to equal roughly **1%** of the home's total purchase price.
- **Home, Septic, & Well Inspections:** Run between **\$400 – \$500** each depending on property size.
- **Professional Appraisals:** Start at roughly **\$550**.

5. Inspections & "Knock On Wood" Moments

Don't Panic at the Inspection Report

Modern residential inspection reports are detailed, highly technical documents that easily span **40+ pages**. Take a deep breath: most of those notes are purely informational or standard building-code updates.

How We Negotiate Repair Credits

When we build our repair request, I will advise you to focus strictly on **health, safety, and major structural issues**. Furthermore, we always aim for *monetary credits or price reductions* rather than asking the seller to complete the repairs themselves. This ensures that you have total control over the contractors hired and the overall quality of the work completed on your future home.

Rejection Happens (And It's Okay)

If we happen to lose out on a competitive property or a multiple-offer scenario, it is simply a sign that the house was not meant to be yours. In my **12 years of local experience**, I have never seen a client lose a property where a significantly better home didn't eventually come along.

Stop Asking AI or Your Neighbors!

When you have a question about a local neighborhood, a contract clause, or a financial deadline, don't ask an online chatbot or your well-meaning neighbor—**ask me directly**.

My business is built on providing you with the most up-to-date, hyper-local guidance to eliminate unnecessary stress and protect your personal wealth. Let's go find your house!