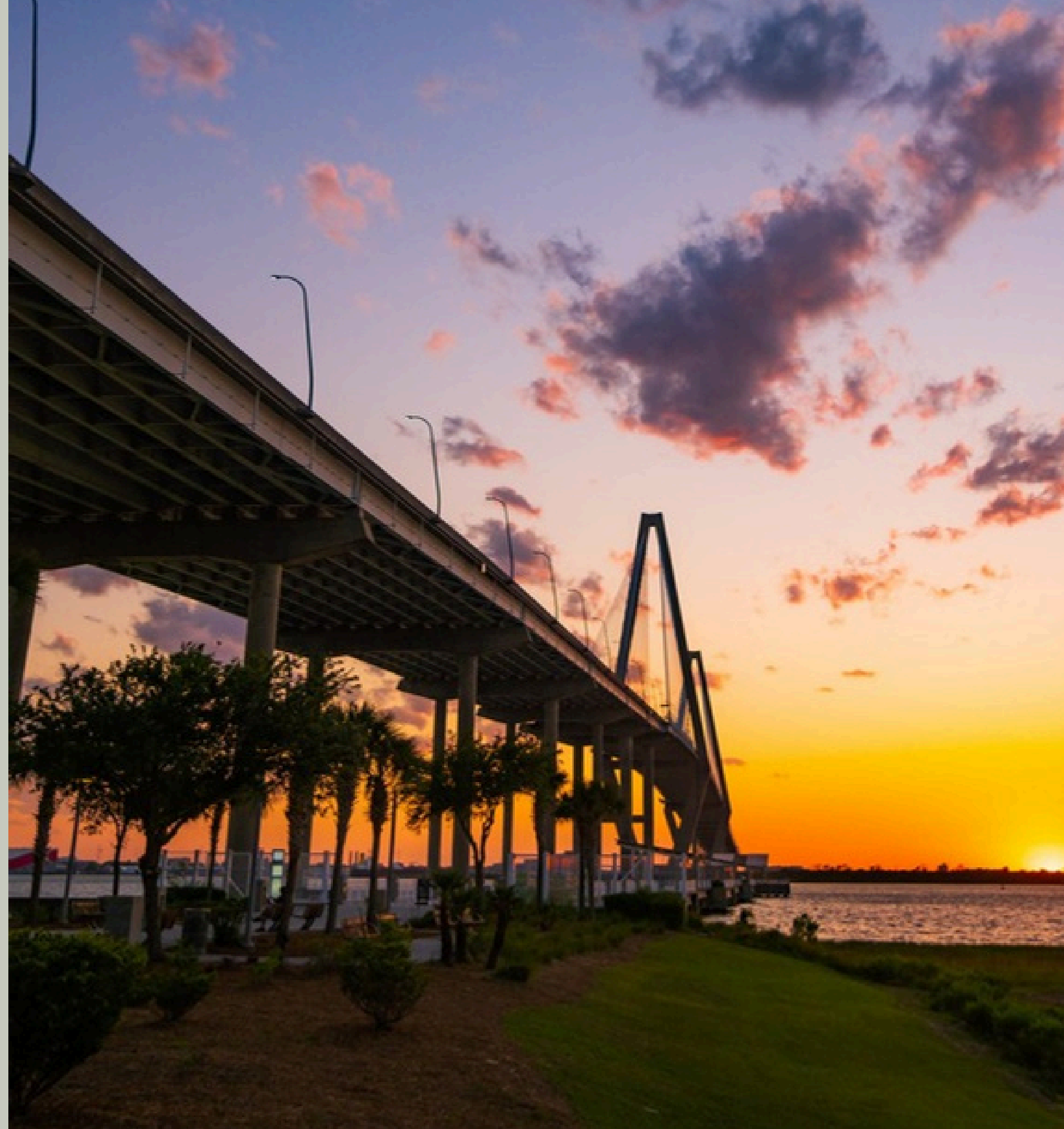




Your Home in CHARLESTON S.C.

The Definitive Guide for First-
Time Buyers.

Presented by
Chris Dekanchuk





Meet Your Local Expert

Chris Dekanchuk of Coast Collective is not just another real estate agent. As a specialist in the Charleston market, Chris is dedicated to making the dream of home ownership a clear and stress-free reality for first-time buyers. His local knowledge, expert negotiation skills, and patience are your greatest advantages.

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📍 Serving Charleston, Dorchester, and Berkeley Counties

What You Will Find in This Guide

01

Why Charleston?

03

Cost Breakdown

02

The Step-by-Step Purchase Process


04

How To get Started







Why Should Your First Home Be Here?

 **Historic Charm & Architecture:** Iconic areas like Rainbow Row and The Battery make Charleston one of the most picturesque cities in the country.


 **Outstanding Schools:** The CCSD school district stands out, College of Charleston, The Citadel, and MUSC (Medical University of South Carolina).

 **Strong Real Estate & Growth:** Offers a range of neighborhoods from downtown historic homes to new builds in Summerville and Mount Pleasant. Charleston has seen steady appreciation in home values, driven by demand from retirees, families, and professionals relocating from the Northeast and Midwest.

 **Coastal Lifestyle:** Easy access to beaches like Folly Beach, Sullivan's Island, and Isle of Palms. Year-round boating, fishing, golfing, and water sports. Mild winters make it a true four-season destination without the snow.

 **Thriving Economy & Job Market:** Tech, aerospace (Boeing), automotive (Volvo, Mercedes), healthcare, and hospitality. Charleston consistently attracts entrepreneurs and startups, earning the nickname "Silicon Harbor."

 **Food & Culture:** Known as a culinary capital of the South world-class restaurants, seafood, and Lowcountry cuisine. Rich cultural scene with art galleries, festivals, music, and theater.

 **Community & Lifestyle:** Charleston is often voted "friendliest city in America." Strong sense of community, blending Southern hospitality with cosmopolitan energy.

Your Path to the Keys



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- **Pre-Qualification:** Know Your Real Purchasing Power. It is a preliminary review of your finances.
- **The Search:** Find the neighborhood that fits your lifestyle. We will schedule visits to the neighborhoods that best suit your needs.
- **The Offer:** Strategy and negotiation to win. We found THE HOUSE. Now comes the tactical part. In a competitive market like Mount Pleasant, a well-structured offer is key.
- **Due Diligence:** The most crucial stage in SC. Your period to inspect everything. This period of time is your opportunity to thoroughly investigate the property.
- **The Closing:** Sign and celebrate! I'll be there with you at the closing to make sure everything goes smoothly and, of course, to celebrate with you and hand over the keys to your new home.



Total Investment: More Than The Sale Price



- **Down Payment:** It is the percentage of the purchase price that you pay out of your pocket. The rest is financed by the mortgage (3% - 20%+).
- **Closing Costs:** These are all the fees and expenses associated with processing your loan and the legal transfer of ownership (2% - 5% of the purchase price).
- **Inspection and Appraisal:** These are costs that you pay upfront and outside of closing during the due diligence period. It is money well spent for your peace of mind (~\$800 - \$1,000 total).
- **Reserve Funds:** It's not a closing cost, but it's perhaps the most important piece of financial advice. It's money you should have saved in addition to your down payment and closing costs.



Your Checklist to Get Started

- ✓ Review your credit report.
- ✓ Talk to a lender for pre-qualification.
- ✓ Define your list of “needs” vs. “wants”.
- ✓ Drive through different neighborhoods at different times.
- ✓ Download your favorite home search app.

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Ready To Get Started?

Your journey to owning your first home begins with a simple conversation. I am here to answer all your questions.

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