

BUYER'S GUIDE

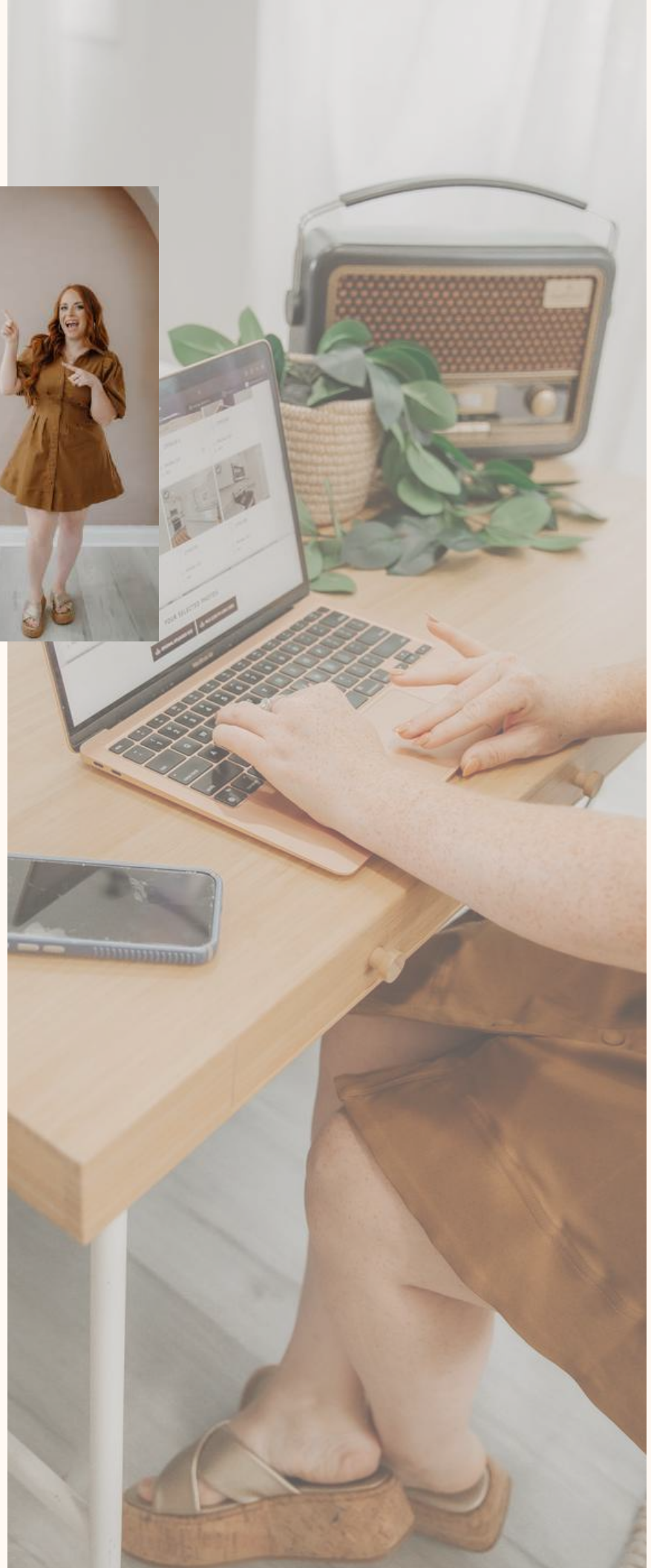
THE  
**HOWARD**  
**HOME TEAM**

PAINT THE TOWN *Teal*

Your straightforward path  
to buying a home with  
The Howard Home Team.

[buysellwithabigail.com](https://buysellwithabigail.com)

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# About Me

Hi, I'm **Abigail Howard** with Real Broker and The Howard Home Team. I work with buyers, sellers, and investors across Camden, Florence, Darlington, and Hartsville. My joy is helping people step into new chapters of life with confidence — and building long-lasting relationships along the way.



# Home Buyer's ROADMAP

## **Find Your Agent**

You don't have to do this alone.

## **Get Pre-Approved**

Set your budget and get ready to shop.

## **House Hunt**

We'll tour homes, track your must-haves, and find "the one."

## **Make an Offer**

Put it in writing and negotiate terms.

## **Inspection & Negotiation**

Ensure the home's in good condition.

## **Appraisal & Loan Approval**

Lender confirms value + clears financing.

## **Plan Your Move**

Organize movers, utilities, and details.

## **Closing Day**

Sign, get the keys, and celebrate!

# Real Estate Terms

- **Pre-Approval**

Step one with your lender. They'll review your income, debt, and credit to confirm what you can afford — so you're ready to make an offer.

- **Title Search**

A legal check to make sure the seller truly owns the property (and can sell it to you).

- **Offer**

Your official "I want this house" paperwork. It's a preliminary agreement between you and the seller.

- **Appraisal**

An independent opinion of the home's value based on the property, neighborhood, and market conditions.

- **Contingency**

Think of it as an if/then. The offer is accepted, but it's only final if certain conditions are met (like inspection or financing).

- **Home Inspection**

A professional check-up on the house's condition. It reveals repairs or issues you'll want to know about before moving forward.

- **Closing Costs**

Extra expenses on top of the sale price — usually things like taxes, insurance, and lender fees.

- **Closing**

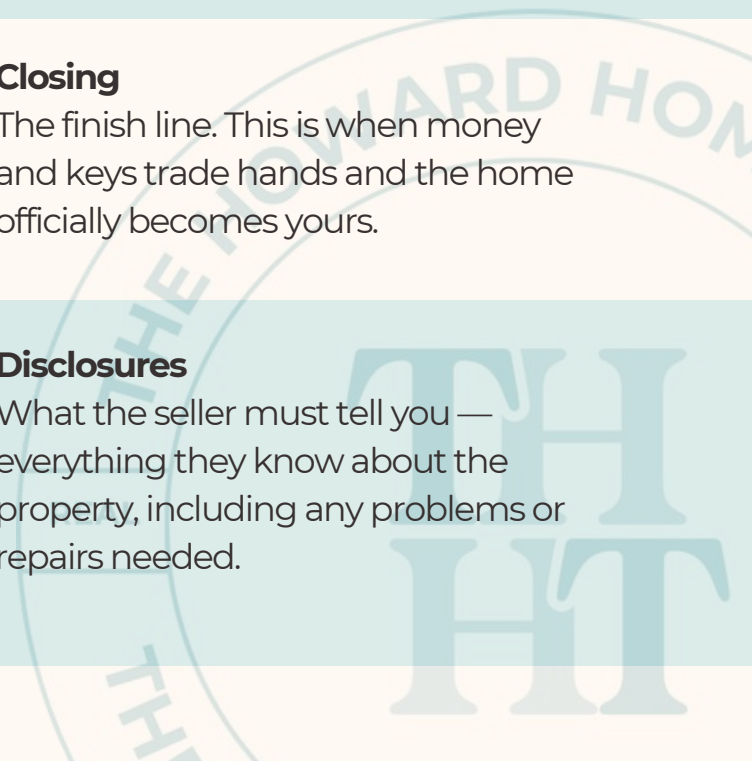
The finish line. This is when money and keys trade hands and the home officially becomes yours.

- **Earnest Money**

A deposit that shows you're serious. It's held in escrow until closing and applied toward your purchase.

- **Disclosures**

What the seller must tell you — everything they know about the property, including any problems or repairs needed.



# Why work with an Agent



- Market insight you won't find online.
- Skilled negotiating to protect your money.
- Paperwork handled with precision.
- Consistent support from first showing to after closing.

# Financial Plan



## How Much Should Your Down Payment Be?

Most people hear “20% down” and assume that’s the rule. Truth is — it’s just the most common option, not the only one.

The best number for you depends on your situation. That’s why it’s important to sit down with your lender and walk through what makes the most sense for your budget and goals.

- Stay within 3–5x your annual income.
- Factor in down payment, taxes, inspections, insurance, and moving costs.
- 20% down is common, but not required — we’ll connect you with lenders who can tailor options for you.



# Credit and Pre-Approval

Your credit score matters when it comes to your loan. **A score of 620+ is considered ideal**, but remember — the higher your score, the better your interest rate.

Getting **pre-approved** is a powerful step. It tells sellers you're serious and gives you a clear picture of what you can afford. Just know that pre-approval isn't the final loan — it's more like your ticket to shop with confidence.

**One more tip:** while you're in this stage, avoid opening new credit cards, taking on loans, or making big purchases. Those changes can impact your approval and slow things down.



# Touring Homes

- Separate must-haves from nice-to-haves.
- Pay attention to big things (layout, neighborhood, lot).
- Don't stress over paint colors or décor — those can change.
- Use our touring checklist to stay organized.



## Inspection ► Appraisal ► Approval



### Inspection

A licensed inspector walks through the home to uncover repairs or potential issues. This gives you peace of mind — and sometimes negotiating power.



### Loan Approval

Once the inspection and appraisal are done, your lender gives the official green light. This is the final step in securing your financing.



### Appraisal

Your lender sends out an appraiser to confirm the home's value matches the price. It protects you (and the bank) from overpaying.



### Insurance

Before closing, you'll need to set up homeowner's insurance. It's required by lenders and ensures your new home is protected from day one.

# Closing and Next Steps

The finish line is finally here! Before you sign, we'll do a final walk-through together to make sure any agreed repairs are complete and the home looks as expected.

When you arrive at the closing table, bring your photo ID, cashier's check, and plenty of patience — there's a good bit of paperwork, but I'll guide you through it so nothing feels overwhelming.

Once everything's signed and the keys are in your hand, it's time to make the house officially yours. Change the locks, update garage codes, and settle in knowing you're protected.

And just because closing day is over doesn't mean our relationship ends. I'll always be just a call or text away — whether you need contractor recommendations, want to attend a client event, or are ready to talk about your next real estate move.



# Home Touring Checklist



ADDRESS: \_\_\_\_\_

DATE VISITED: \_\_\_\_\_ LISTED PRICE: \_\_\_\_\_

BEDROOMS: \_\_\_\_\_ BATHROOMS: \_\_\_\_\_ SQUARE FOOT: \_\_\_\_\_

TOTAL LOT SIZE: \_\_\_\_\_ YEAR BUILT: \_\_\_\_\_

SCHOOL DISTRICT/ NEIGHBORHOOD: \_\_\_\_\_

NOTES

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## CURB APPEAL



DISLIKE

NEUTRAL

LOVE

## OUTSIDE



DISLIKE

NEUTRAL

LOVE

## LOCATION



DISLIKE

NEUTRAL

LOVE

## INSIDE



DISLIKE

NEUTRAL

LOVE

## PRICE/ COST



DISLIKE

NEUTRAL

LOVE

## NEIGHBORHOOD



DISLIKE

NEUTRAL

LOVE



# THE HOWARD HOME TEAM

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