

*Kristen Coulter*

— REALTOR® —

Guiding You Forward with Clarity and Confidence.

*First Home*  
*Home Buyer*  
GUIDE

A BUYER'S STEP BY STEP GUIDE TO BUYING THEIR FIRST HOME



Guiding you Home -  
with care and expertise.

I specialize in helping first-time  
buyers understand the process  
clearly so they feel confident every  
step of the way.

*Kristen Coulter*



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# Hello...

So, you're thinking about buying your first home... I'm so glad we've connected!

Buying a home is one of the biggest and most meaningful decisions you'll ever make, and if this is your first time, it can feel like a lot to take in. That's completely normal.

My goal is simple: to help you understand the process, find the right home, and move forward with clarity and confidence every step of the way.

With thoughtful guidance, clear communication, and a deep commitment to protecting your best interests, I'm here to make sure you always know what's happening and what comes next.

Buying a home isn't just scrolling listings. It's understanding the market, knowing what to look for, and making informed decisions that feel right for you.

From evaluating homes and neighborhoods to writing strong offers and navigating negotiations, every step is intentional and tailored to your goals.

You won't be expected to figure this out on your own. I'll walk you through each step, answer your questions, and help you feel confident in the decisions you're making.

Let's work together to make your first home purchase feel clear, manageable, and exciting from start to finish.

## Kristen Coulter

# FINDING THE HOME

In reality, anyone can browse listings online. Most buyers spot homes they want to see before I ever send them a listing.

And the truth is, no matter how many homes I share with you, you'll likely still check Zillow, Redfin, and other sites to make sure you've seen everything. That's completely normal. But finding the home is only a small part of the process.

The real value I bring is helping you understand what you're seeing, guiding you through the decisions that follow, and protecting you from mistakes that aren't always obvious at first.

## **Understanding the Market Beyond the Photos**

Online listings only tell part of the story.

I look deeper at each home, paying attention to pricing strategy, time on market, neighborhood trends, and details that may not be obvious in photos. I also review the property disclosures, which outline what the seller knows about the home, to help identify any potential concerns with its condition.

There are things you won't see online that can impact both your experience in the home and its long-term value. My role is to help you recognize those early.

## **Knowing the True Value of a Home**

The list price doesn't always reflect the true value of a home. I analyze recent sales, local trends, and neighborhood details to help you understand where a home really sits in the market. This helps you avoid overpaying, while also recognizing when a home is a strong opportunity.

## **Structuring an Offer That Works for You**

An offer is more than just the price. It includes timing, terms, and conditions that all work together. I'll guide you through how to structure an offer that is competitive while still protecting your interests, so you can move forward with confidence. This is where having the right guidance makes a meaningful difference.

## **Noticing Potential Concerns Early**

As we walk through homes, I'll help you look beyond the surface. We'll pay attention to signs of maintenance issues, quality of updates, and items that could become costly over time. No home is perfect, but understanding what you're seeing early helps you make informed decisions before moving forward.

# IT'S THE *LEAST* VALUABLE THING I DO FOR YOU

## **This Is Where Guidance Matters Most**

Many buyers are surprised to learn that the most important parts of the process happen after you go under contract. This is where details matter, decisions matter, and having the right guidance can make a significant difference.

## **Navigating the Inspection & Repair Process**

Inspections are one of the most important steps in the home buying process. This is where you gain a clear understanding of the home's condition and what it may need now or in the future.

I help you understand the inspection report in plain language, prioritize what truly matters versus what is expected, bring in trusted specialists if needed, and guide you through repair requests or credits so you can make confident, informed decisions. No home is perfect, but this step helps you make informed decisions and move forward with confidence.

## **Guiding You Through the Unexpected**

Most transactions have moments where something doesn't go exactly as planned. My role is to stay ahead of those situations, keep you informed, and guide you through your options so you're never left wondering what to do next.

## **Here's what that can look like:**

- **Low appraisal** – I review the report, explain your options, and help you negotiate or adjust terms if needed.
- **Title or HOA questions** – I work with the closing attorney to ensure everything is clear and accurate.
- **Survey concerns** – I help you understand property lines, easements, and any potential issues.
- **Lender delays** – I stay in close communication to keep your loan on track.
- **Seller negotiations** – I guide the conversation and help protect your position.

These are the moments where having support and experience helps you stay on track and feel confident in your decisions.

## **Managing the Details From Start to Finish**

There are many moving parts in a real estate transaction. Deadlines, documents, timelines, and required steps all need to be handled carefully. I manage each part of the process so nothing is missed, and you can stay focused on the bigger picture—moving into your new home.

# BUYER ROADMAP

01

## GET PRE-APPROVED

- Gather your financial documents
- Meet with a lender
- Obtain Pre-Approval
- Confirm you have adequate funds

02

## STRATEGY SESSION

- Discuss budget
- Discuss market conditions
- Research area neighborhoods
- Determine wants & needs

03

## FIND YOUR IDEAL HOME

- Tour homes
- Adjust criteria if necessary
- Choose 'The One' that's the best fit

04

## MAKE AN OFFER

- Research comps in the area
- Work with your agent to make an offer
- Negotiate terms of the offer

05

## YOU'RE UNDER CONTRACT!

- All negotiations are complete
- Both parties have signed contract
- Deposit earnest money & due diligence

# BUYER ROADMAP

06

## DUE DILIGENCE & INSPECTIONS

- Professional inspects the property
- Complete all due diligence
- Negotiate repairs or credit for repairs
- Obtain homeowners insurance

07

## APPRAISAL

- Professional appraiser values the property
- Appraisal report is received & verified by lender
- Appraisal negotiations are conducted (if needed)

08

## TITLE SEARCH

- The attorney's office provides a pre-closing document that outlines the conditions under which it will issue a title insurance policy.

09

## FINAL UNDERWRITING

- Lender reviews final documentation
- All requested documents are sent
- Clear to close is issued

10

## FINAL WALK THROUGH & CLOSING

- Final walk-through is complete
- Review final closing numbers
- Wire final closing funds
- Sign closing documentation & receive your keys

# PRE-APPROVAL *Process*

Once you've thought through what feels comfortable for your budget, the next step is getting pre-approved. Your lender will take a detailed look at your finances to determine what loan amount you qualify for. This includes reviewing your income, credit, and any current debts.

This process can feel more in-depth than expected. You may be asked to provide documentation and explain certain financial details. That's completely normal. The lender is preparing to lend a significant amount of money, and their goal is to make sure everything supports a strong and successful approval.

## **What Pre-Approval Does for You**

Pre-approval does more than give you a number.

It allows you to:

- shop with confidence in your price range
- move quickly when you find the right home
- show sellers you are a serious and qualified buyer

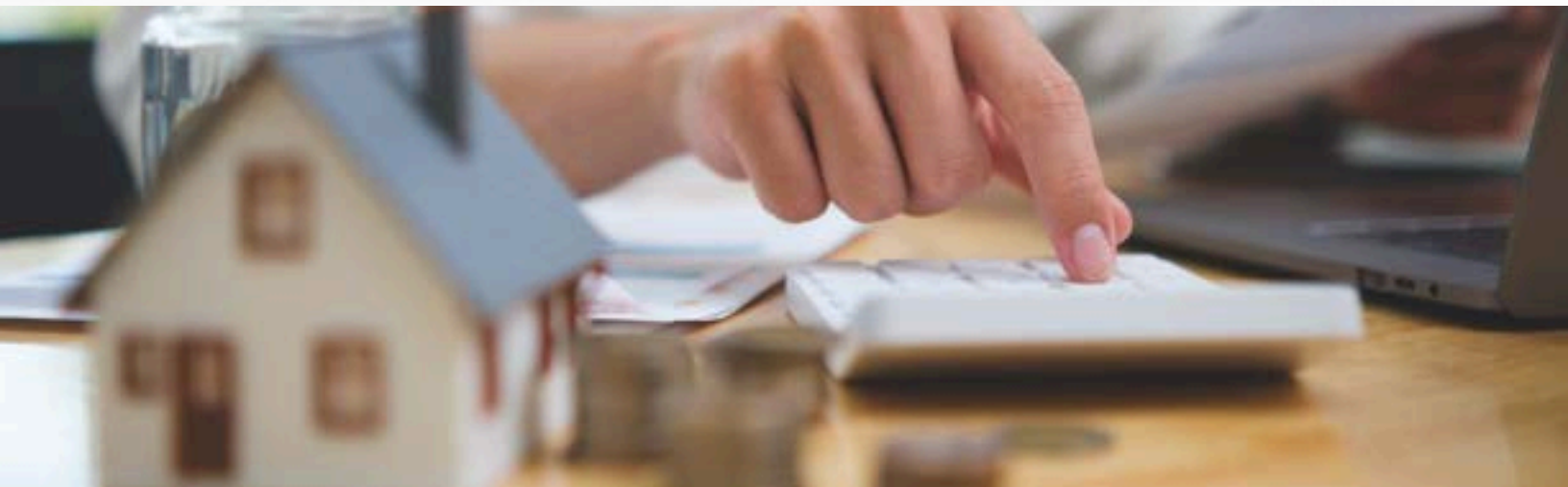
In many cases, a strong pre-approval can make a meaningful difference when submitting an offer.

## **Pre-Approval vs. Pre-Qualification**

You may hear both of these terms early in the process.

- Pre-qualification is a general estimate based on basic information
- Pre-approval involves reviewing your financial documents and is much more reliable

Most sellers and agents will expect a full pre-approval before accepting an offer.



# PRE-APPROVAL *Process*

## PIECES OF THE PUZZLE

### **YOUR CREDIT SCORE**

Your credit score is one of the key factors lenders use when reviewing your application. It's a three-digit number that reflects how you've managed debt over time and helps lenders evaluate risk.

Your score is based on several factors, including:

- payment history
- credit utilization
- length of credit history
- types of credit
- recent credit activity

In general, a higher score can provide access to more loan options and more favorable interest rates. A lower score doesn't mean you can't buy a home.

It simply means your lender may guide you toward specific loan programs or help you take steps to improve your position.

### **What's Considered a "Good" Score**

- Excellent (760-850): Typically offers the most favorable loan terms
- Very Good (720-759): Strong range with competitive options
- Good (680-719): Solid for many loan programs
- Fair (620-679): Still eligible for several options, though rates may be higher
- Below 620: More limited options, but programs may still be available



# PRE-APPROVAL *Process*

## MORE PIECES OF THE PUZZLE

### **HOW INCOME FACTORS IN**

When reviewing your application, your lender is looking at more than just how much you earn. They're focused on how stable and consistent your income is, and how it fits alongside your existing financial obligations. Lenders want to understand that your income is reliable and likely to continue.

This may include:

- salary or hourly wages
- self-employment income (typically averaged over time)
- bonuses, commissions, or overtime (if consistent)
- rental income
- alimony or child support (if you choose to include it)
- investment or retirement income

The goal is to confirm that your income can comfortably support a monthly mortgage payment.

### **HOW DEBT FACTORS IN**

Your lender will also review your current monthly obligations to understand what is already part of your budget. This can include car loans, student loans, credit cards, personal loans, and any other recurring payments.

This helps ensure you're not taking on more than feels manageable.

### **YOUR DEBT TO INCOME RATIO**

Once your income and debts are reviewed, your lender will calculate your debt-to-income ratio, often referred to as DTI. This is a percentage that compares how much you earn each month to how much goes toward debt payments.

Your DTI helps determine how comfortably you can take on a mortgage and what loan options may be available to you.

Each loan program has its own guidelines, and your lender will walk you through what that looks like for your specific situation.

# PRE-APPROVAL *Process*

## Loan Terms to Know

There are a few key terms that will come up during the financing process:

### **Interest Rate**

The cost of borrowing money, which impacts your monthly payment.

### **Loan Term**

The length of your loan, most commonly 15 or 30 years.

### **Principal & Interest**

Principal is what you borrow. Interest is the cost of borrowing it.

### **PMI (Private Mortgage Insurance)**

Required on some loans with lower down payments. This adds to your monthly cost but may be temporary.

### **First-Time Buyer Programs**

There are programs that may help reduce upfront costs, depending on your situation.

These may include:

- down payment assistance
- grants or forgivable loans
- low down payment loan options

Eligibility varies based on income, location, and loan type. I can connect you with trusted lenders who can walk you through what may be available for you.

### **A Quick Note**

Once you begin the pre-approval process, it's important to avoid making major financial changes.

Your lender will guide you, but generally you'll want to avoid:

- opening new credit
- making large purchases
- moving money between accounts without explanation



# THE 'B' WORD - BUDGET, OF COURSE

Once you're pre-approved, your lender will give you a maximum purchase price based on your finances. But it's important to remember—just because you qualify for a certain amount doesn't always mean it will feel comfortable in your day-to-day life.

Pre-approvals are based on your gross (before-tax) income and don't take into account things like childcare, travel, savings goals, or everyday lifestyle expenses. That's why we focus on what feels realistic and sustainable for you each month.

It's also important to understand that your monthly payment can vary from home to home, even at the same price point. Property taxes, homeowners insurance, and HOA fees can all impact your payment—sometimes by several hundred dollars.

Here's an example to show how that works:

<b>HOUSE 1</b> <i>(lower taxes, lower HOA, higher insurance)</i>		<b>HOUSE 2</b> <i>(high taxes, HOA with amenities, lower insurance)</i>	
Principal & Interest @ 6.5%	\$ 3,792.00	Principal & Interest @ 6.5%	\$ 3,792.00
Property Taxes (Monthly)	\$ 617.67	Property Taxes (Monthly)	\$ 846.00
Insurance (Monthly)	\$ 696.00	Insurance (Monthly)	\$ 567.00
HOA Fee	\$ 67.00	HOA Fee	\$ 249.00
<b>TOTAL PAYMENT</b>	<b>\$ 5,172.67</b>	<b>TOTAL PAYMENT</b>	<b>\$5,454.00</b>

As we tour homes together, I'll point out which properties may have higher or lower ongoing costs, such as taxes, insurance, or HOA fees, so you can clearly understand the full cost of ownership before making a decision.

# OUT OF POCKET EXPENSES DURING YOUR PURCHASE

As you move through the home buying process, there are several expenses that come up along the way. These are typically paid at different stages, not all at once.

## Credit Report Fee

*Some lenders may charge a small upfront fee when you apply for your loan.*

At Application

## Earnest Money

*A deposit submitted with your offer to show you're serious about purchasing the home. This amount is applied toward your closing costs.*

Time Of Offer

## Due Diligence Fee (North Carolina)

*A non-refundable fee paid directly to the seller in exchange for taking the home off the market while you complete inspections and finalize financing.*

Time Of Offer

## Home Inspections

*A general inspection of the home's condition, with the option to add additional inspections if needed.*

<1 Week From Contract

## Specialty Inspections

*Additional inspections you may choose, such as radon, sewer, septic, or structural evaluations.*

<1 Week From Contract

## Appraisal Fee

*Ordered by your lender to confirm the home's value and ensure it aligns with the purchase price.*

1-2 Weeks From Contract

## Land Survey (if applicable)

*Sometimes required to confirm property boundaries. If needed, this is typically paid before closing.*

1-2 Weeks From Contract

## Closing Costs

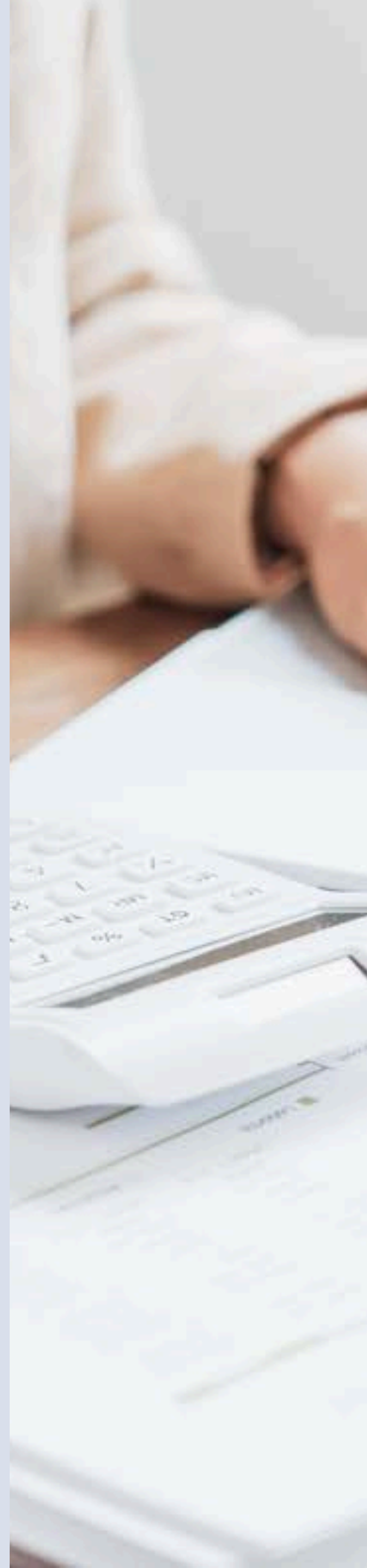
*Fees associated with finalizing your loan and transferring ownership of the home into your name.*

At Closing

## Down Payment

*The portion of the purchase price you pay upfront, based on your loan type.*

At Closing



# THE SEARCH

## **Define Your Criteria**

We'll start by clearly defining what matters most to you. This includes your must-haves, nice-to-haves, and dealbreakers so your search feels focused and intentional from the beginning.

## **Set Up Your Search Portal**

I'll create a customized search that sends you homes that match your criteria as soon as they hit the market, so you don't miss any opportunities.

## **Review Homes Online First**

With today's photos, floorplans, and virtual tours, we can learn a lot about a home before ever stepping inside. We'll review homes online first so we are only touring properties that are worth your time.

## **Tour Homes**

When a home stands out, we'll schedule a showing and walk through it together. I'll help you look beyond the surface by paying attention to layout, condition, and details that may not be obvious at first.

## **Evaluate Each Property**

After each showing, we'll talk through what you liked, what didn't work, and how the home compares to others you've seen. We'll also consider neighborhood factors, long-term value, and any potential concerns or opportunities.

## **Refine Your Search**

As we go, your preferences will naturally become clearer. We'll adjust your search criteria based on what you're learning.

## **Identify Your Top Choice**

When you find the right home, we'll move quickly and strategically to prepare a strong, thoughtful offer.



# THE RULES



## **We'll Stay Within Your Pre-Approved Range**

This helps keep your search focused on homes that are financially comfortable and prevents the frustration of falling in love with something outside your range.

## **Decision Makers Should Attend**

We'll schedule showings when the key decision makers can be present so you can make informed decisions together. Friends and family can be helpful later in the process, but your initial impressions matter most.

## **Arrive On Time**

Sellers often leave their homes specifically for showings. Being on time ensures we have the full opportunity to view the home without feeling rushed.

## **We'll Tour Homes With Intention**

Each showing requires coordination and preparation. We'll focus on homes you are seriously considering so your time—and the seller's time—is respected.

## **Assume There Are Cameras**

Many homes have audio and video recording.

We'll save any opinions, concerns, or strategy conversations for after we leave the property.

## **Treat Every Home With Respect**

We'll follow any instructions from the seller, whether that means removing shoes, avoiding certain areas, or being mindful of personal belongings and pets.

# New Construction

New construction means the home is either newly built or still under construction.

## Potential Advantages

- everything is brand new
- modern layouts and features
- less immediate maintenance or repairs
- builder warranties may be included

Builders will often offer incentives, especially for first-time buyers. These can include:

- contributions toward closing costs
- interest rate buydowns to lower your monthly payment
- appliance packages or upgrades

These incentives can make a meaningful difference in your upfront costs and overall affordability.

## Things to Be Aware Of

While new construction can be appealing, there are also important details to understand. Some features that you may expect to be included are not always standard, such as:

- blinds or window coverings
- refrigerators or appliances
- landscaping or outdoor features

There can also be additional costs for upgrades, lot premiums, or design selections that add up quickly.

Builder contracts are written to protect the builder, not the buyer, and the sales representative works for the builder.

That's why having your own representation matters.



# vs. Resale

Resale homes are existing homes that have been previously owned.

## Potential Advantages

- established neighborhoods and landscaping
- more predictable pricing
- often includes features like blinds, appliances, and finished outdoor spaces
- you can see exactly what you are buying

## Things to Consider

- the home may need updates or maintenance over time
- systems and features may be older
- fewer opportunities to customize

## How to Decide What's Right for You

There is no one "better" option.

The right choice depends on your priorities, timeline, and comfort level.

Some buyers prefer the simplicity and condition of new construction. Others value the character and completeness of a resale home.

## How I Help You Navigate Both

Whether you're considering new construction or resale, my role is to help you:

- understand the true cost of each option
- compare value beyond just the price
- ask the right questions before you commit
- and make sure you're protected throughout the process

If new construction is something you're curious about, I can walk you through how it works and help you decide if it's worth exploring.



# DO'S & DON'TS *of Home Buying*

## DO NOT

Buy a new vehicle.

Get married or divorced.

Change professions or start your own business.

Change bank accounts.

Co-sign a loan for ANYONE else.

Throw away documents.

Get lazy with monthly bills and incur any late payments.

Apply for any credit cards or loans.

Pay off any old debt collections.

Make any major purchases (furniture, cars, boats).

Make large cash deposits into your bank account (except paycheck).

Spend your down payment or closing cost money.

Plan a vacation during your loan process.

## DO

IMMEDIATELY notify me of any circumstance changes, we will find out.

Follow the instructions of your Loan Officer.

Keep all credit accounts current.

Communicate timely with your Loan Officer, Realtor & Others.

# THE OFFER

## **Determine Your Offer Strategy**

We'll review recent sales, current market conditions, and the specific home to determine a strategy that makes sense. Every home is different, so your approach will be tailored to the situation.

## **Write and Submit the Offer**

I'll prepare the full offer for you, including price, terms, and timelines. An offer includes more than just the price. It also outlines details such as timing, inspection periods, financing terms, and any requested concessions or credits. Once you've reviewed and signed, I'll submit it to the listing agent on your behalf.

## **Negotiate the Terms**

The seller may accept, reject, or counter your offer.

If there are changes, we'll review each one together so you understand what it means and what your options are before responding. In some situations, there may be multiple offers on a home. If that happens, I'll guide you through how to position your offer in a way that is competitive while still protecting your best interests.

## **You Make the Final Decision**

I'll guide you with data, strategy, and recommendations, but you are always in control of the final decision and what you feel comfortable moving forward with.

## **Finalize the Agreement**

Once both parties agree on price and terms, you are officially under contract. This is when the next phase of the process begins, and we'll move forward with inspections, financing, and all remaining steps.

## **Submit Earnest Money and Due Diligence Fees**

You'll deliver any required deposits within the agreed timeline to secure the contract. I'll walk you through exactly when and how this is done so everything stays on track.

## **What to Expect**

This can be one of the most exciting and sometimes uncertain parts of the process. It's normal to feel a mix of anticipation while waiting for a response. I'll keep you informed, walk you through each step, and make sure you feel confident in how we move forward.

# INSPECTIONS

## *and Due Diligence*

Most buyers know they should get a home inspection when purchasing a home.

What many first-time buyers don't realize is that a general home inspection is exactly that, general.

A home inspector evaluates the overall condition of the property and identifies visible concerns, but they are not specialists in every system.

If something needs a closer look, such as the sewer line, foundation, roof, or chimney, additional inspections may be recommended to better understand the issue and any potential costs.

### **MOST COMMON INSPECTIONS**

- General Home Inspection
- Radon Inspection
- Sewer Scope
- Thermal/Infrared Scan
- Termite/Pest Inspection
- Rodent Inspection

### **ENVIRONMENTAL INSPECTIONS**

- Mold Inspection
- Air Quality Test
- Asbestos Test
- Lead Based Paint Testing
- Meth/Drug Residue Test
- Electromagnetic Field (EMF) Testing

### **RURAL PROPERTY INSPECTIONS**

- Land Survey - Property Boundaries
- Perc Test
- Soils Test
- Septic Inspection
- Well Inspection
- Water Quality Test
- Oil Tank Inspection

### **SYSTEM SPECIFIC INSPECTIONS**

- Pool & Spa Inspection
- Tree/Arborist Inspection
- Solar Panel System Inspection
- EIFS/Stucco Inspection
- Irrigation/Sprinkler Inspection
- Roof Inspection
- Structural/Foundation Inspection
- Electrical System Inspection
- Plumbing Inspection
- HVAC Inspection
- Chimney/Fireplace Inspection
- Energy Audit/Blower Door Test
- Fire Suppression System
- Retaining Wall Inspection
- Seawall Inspection

*Please note: this list is meant to serve as a guide, not a complete inventory of every inspection available. As the buyer, you have the right to conduct any inspections you choose, and you should feel empowered to pursue additional evaluations if something concerns you.*

A hand holding a pen over a checklist titled "TOP HOME INSPECTION CHECKLIST". The background is a light gray with a faint image of a person's hand holding a pen over a document.

01

### **SCHEDULE THE INSPECTION**

Once we're under contract, we'll select a licensed home inspector and schedule the inspection right away to stay within your inspection timeline. While I cannot choose the inspector for you, I can provide trusted recommendations to help you make a confident decision.

02

### **ATTEND THE INSPECTION (IF YOU CAN)**

Inspections typically take 2 to 3 hours. The inspector will need time to complete a thorough review, so it's best to arrive toward the end. This allows you to walk through the home with them and hear the most important findings in person.

03

### **RECEIVE THE INSPECTION REPORT**

After the inspection, you'll receive a detailed report with photos, notes, and recommendations organized by system, such as roof, electrical, and plumbing.

04

### **REVIEW THE REPORT TOGETHER**

We'll go through the report and organize the findings into three categories:

- normal maintenance items
- items to monitor over time
- larger concerns that may need attention

It's important to understand there is no perfect home, even new construction will have items noted. Not every item will be addressed by the seller. The goal is to identify meaningful concerns, not cosmetic details.

05

### **ORDER ANY ADDITIONAL INSPECTIONS OR QUOTES**

If the inspection raises questions about specific areas such as the foundation, roof, sewer, or pests, we may bring in specialists or contractors for further evaluation and cost estimates.

06

### **DECIDE ON YOUR NEXT STEP**

Based on what we learn, we'll decide how you want to move forward. This may include requesting repairs, asking for a credit or price adjustment, moving forward as-is, or, if needed, choosing to walk away within the terms of your contract.

07

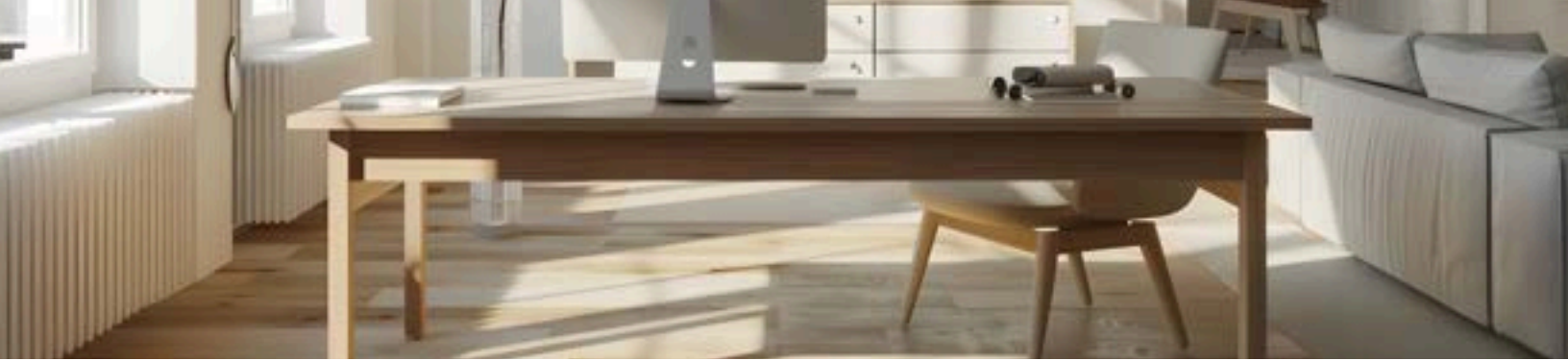
### **NEGOTIATE THE INSPECTION REQUESTS**

I'll present your requests to the seller and negotiate on your behalf, keeping your goals and best interests in mind.

08

### **FINALIZE THE RESOLUTION**

Once both parties reach an agreement in writing, we move forward toward closing with a clear understanding of any repairs or concessions.



# APPRAISAL

Most lenders require an appraisal when you purchase a home. The purpose is to confirm that the home's value supports the loan amount and that the lender is making a sound investment.

In some cases, your lender may offer an appraisal waiver based on your financial profile and the property. You can choose to accept the waiver or still move forward with an appraisal for additional reassurance.

## **What an Appraisal Really Is**

An appraisal is an estimate of the home's market value based on recent comparable sales, the condition of the property, and current market trends. It's important to understand that an appraisal is a professional opinion. If different appraisers evaluated the same home, there could be slight variations in value depending on the data and adjustments used.

## **How the Process Works**

- The lender orders the appraisal
- A third-party appraiser is assigned to keep the process independent and unbiased
- The appraiser visits the home
- They evaluate the condition, features, layout, and overall quality
- Comparable sales are reviewed
- Recent similar homes are analyzed to determine value
- The report is completed
- A written report is provided to the lender with the appraised value
- The lender reviews the report
- If the value supports the purchase price, your financing continues moving forward

## **If the Appraisal Comes In Low**

If the appraised value is lower than your purchase price, you have options. We can:

- renegotiate the purchase price
- ask the seller to share the difference
- adjust the terms of the contract
- review the report for possible errors
- or walk away, depending on your contract

## **What This Means for You**

This step is designed to protect both you and the lender.

I'll review the report with you, explain what it means, and guide you through your options so you can move forward with confidence.

# FINAL LOAN APPROVAL

Your initial pre-approval is the first step. It gives an estimate of what you may qualify for based on the information provided. Once you're under contract, your loan moves into underwriting. This is the detailed review that leads to your final loan approval.

## **PRE-APPROVAL VS. UNDERWRITING**

- Pre-Approval - A preliminary review of your income, credit, and debts to determine your buying power.
- Final Underwriting - A full verification of your financial profile, including your income, assets, employment, credit, and the source of funds used for your purchase.

You can think of pre-approval as the first draft, and underwriting as the final review.

## **WHAT TO EXPECT**

Underwriting is thorough, and at times it can feel repetitive. Even if you've already submitted documents, you may be asked to provide updated versions or additional clarification. It's common to hear requests like:

- "Please resend your most recent pay stub"
- "We need a letter explaining this deposit"
- "Can you clarify this credit inquiry?"
- "Please provide updated bank statements"

This can feel detailed or even intrusive, but it is a normal part of the process. Lenders are required to verify every part of your financial profile before approving the loan.

## **The Final Step**

Once your finances have been fully reviewed and your appraisal is complete, your loan will receive final approval. This is often referred to as:

## **CLEAR TO CLOSE**

At this point, everything is in place and you're ready to move forward to closing.

# THE FINAL *Walk Through*

Your final walk-through typically takes place within 24 to 48 hours before closing and is your last opportunity to confirm the home's condition before ownership transfers.

A few days before closing, we will have already received confirmation of any agreed-upon repairs, usually in the form of receipts, invoices, or photos from licensed contractors.

## **WHAT WE'RE LOOKING FOR**

During the walk-through, we'll make sure:

- the home is in the same or better condition as when you went under contract
- agreed-upon repairs have been completed
- major systems and appliances are functioning properly
- no damage occurred during the seller's move-out

## **HOW I GUIDE YOU**

I'll bring a walk-through checklist so nothing gets overlooked. If any repair was significant or raises questions, we can arrange for the inspector to revisit the home for a final review.

## **THE GOAL**

The goal is simple. To walk into closing feeling confident that the home is exactly what you expect, with no surprises.



# CLOSING DAY

It's finally here. The day you officially become a homeowner.

After weeks of searching, decisions, and paperwork, closing itself is usually straightforward and surprisingly low-key.

Closings are typically held at the closing attorney's office. You'll sign a series of documents that finalize your loan and transfer ownership of the home into your name. The closing agent will guide you through everything step by step.

## What to Bring

- A valid, non-expired government-issued ID
- A cashier's check or wire confirmation for your down payment and closing costs
- A personal checkbook for any small adjustments
- Any final documents your lender has requested

## What Happens Next

After you sign, there are still a few final steps happening behind the scenes. The lender must fund the loan, and the deed must be officially recorded with the county. Once both of those steps are complete, the sale is considered final.

## When You Get the Keys

You will receive your keys after the file has funded and the deed has recorded. This often happens the same day, but in some cases it may not be completed until later in the day or even the next business day. It's important to wait until confirmation is received before moving into the home.

## The Moment It's Official

Once everything is recorded, the home is officially yours. That's the moment you can begin moving in and start making it your own.



# WHAT HAPPENS

Closing day is a big milestone, but it's also the beginning of a new phase.

The first few weeks of homeownership can feel exciting, busy, and sometimes a little overwhelming. Knowing what to expect can help you settle in with confidence.

## **Setting Up Your Home**

After closing, you'll begin transitioning everything into your name.

This may include:

- setting up or transferring utilities
- confirming homeowners insurance is active
- updating your mailing address
- scheduling internet and other services

## **Getting Familiar With Your Home**

Take some time to learn how everything works. Locate important items like:

- your main water shut-off
- electrical panel
- HVAC system and filters

Keeping a simple record of these details can make things much easier down the road.

## **Expect Ongoing Costs**

Your monthly payment is only part of homeownership. It's normal to have additional expenses over time, such as:

- routine maintenance
- small repairs
- seasonal upkeep

Setting aside a small reserve for these items can help you feel prepared.

# AFTER YOU BUY

## **Maintenance Matters**

Regular maintenance helps protect your home and prevent larger issues later. Simple things like changing air filters, servicing your HVAC system, and keeping gutters clear can go a long way.

## **You Don't Have to Do Everything at Once**

Many first-time buyers feel pressure to update or change things right away.

There's no need to rush.

It's okay to live in your home for a while, understand what works for you, and make improvements over time.

## **Stay Connected**

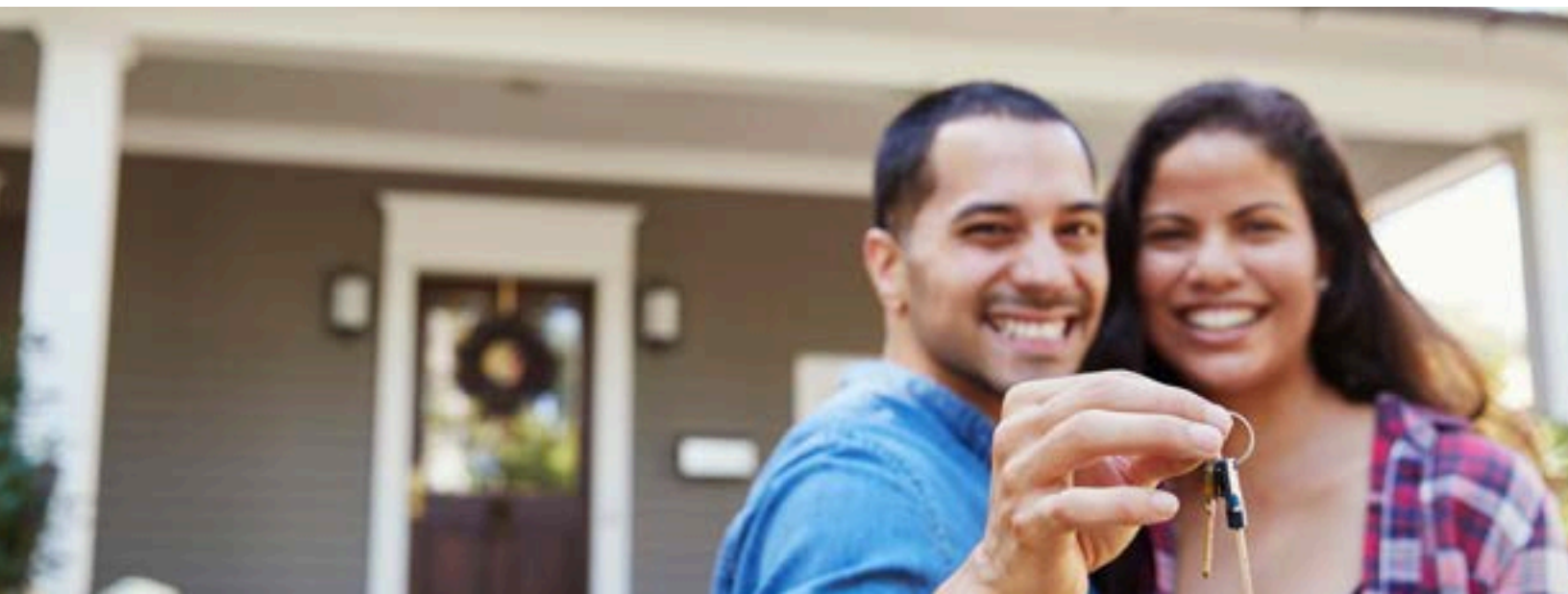
Even after closing, I'm here as a resource.

Whether you need a recommendation, have a question about your home, or just want guidance, don't hesitate to reach out.

## **The Big Picture**

Homeownership is a long-term investment and a place to build your life.

Give yourself time to settle in, make it your own, and enjoy the process.



# CLIENT *Testimonials*

If you're thinking about buying your first home, I'd love to help you navigate the process with the same level of care and guidance.



**Grace**

*Charlotte, NC // October 2025*



Thank you Kristen for your excellent professional caring service, connection and friendship. I am very blessed to meet you and get help from you. After a lot of houses hunting, finally I could move into my sweet home. Really appreciate it. I highly recommend Kristen to be your personal realtor to find a dream home for you. ★



**Pamela**

*Fort Mill, SC // December 2025*



Kristen was amazing. She went over and beyond what any realtor I've used has ever done. She outlined points for me to remember, sent reminders of appointments and time tables. I literally didn't have to think about anything related to this new home journey. She made the entire process the least stressful of any buying/closing process I've ever experienced. She is extremely knowledgeable and knew to ask questions I would have never thought of. Kristen is truly a one of a kind gem and I would recommend her without hesitation to anyone looking to buy a new home.



## *Kristen Coulter*

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# READY TO TAKE THE NEXT STEP?

Buying your first home doesn't have to feel overwhelming.

The next step is simple.

Let's have a conversation about your goals, your timeline, and what makes the most sense for you.

No pressure. Just a clear plan.



Set your appointment here:



## KRISTEN COULTER

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