FREE RESOURCE FOR HOME BUYERS

The Home Buyer's Guide

Four things to do before you ever tour a home.

> Buying a home is probably one of the biggest financial decisions you'll make. Before you tour a single property or say a word about your budget to anyone, there are a few things worth understanding first — things most buyers never think about until they've already given away their negotiating position. This guide walks you through them in order.

1 Understand Agency — Before You Share Anything

Before you tour a single home or say a word to a listing agent, take ten minutes to read the same North Carolina Working with Real Estate Brokers brochure sellers review. It explains something a lot of buyers don't realize until it costs them: the agent standing at that open house, or the one whose number is on the yard sign, represents the seller — not you.

Every detail you share along the way — your top price, how badly you need to move, what you'd accept if pushed — is information. The more of it you hand to someone working for the other side of the table, the less leverage you walk in with. A buyer's agent works for you instead: your information stays with them, they walk you through your real options, and they negotiate on your behalf rather than the seller's.

- [ ] Read the NC Working with Real Estate Brokers brochure before you tour or talk numbers with anyone
- [ ] Keep your budget ceiling and your reasons for moving to yourself until someone is representing only you
- [ ] Since 2024, buyer's agents are required to review a written agreement with you before showing homes — ask upfront how they're compensated, since it's negotiable and sometimes covered by the seller

2 Know Your Starting Point

No two buyers begin in the same place, and your plan should match where you actually are:

- [ ] Buying for the first time — your plan centers on getting pre-approved early and understanding programs you may qualify for
- [ ] Already own a home you'll need to sell — your plan has to account for timing both sides, and whether a contingent offer makes sense for you
- [ ] Renting and ready to build equity instead of paying someone else's mortgage — your plan starts with figuring out what "ready" actually looks like on paper

Whichever describes you, that starting point changes the financing, the timeline, and the offer strategy — which is exactly why it's worth mapping out before you fall in love with a house.

3 Get Your Financial Foundation Set

Buying a home is expensive — there's no getting around that. It's also manageable when you're working from a proven plan instead of figuring it out as you go.

- [ ] Get pre-approved, not just pre-qualified, before you start touring — it tells you what's actually realistic and makes your offer competitive when it counts
- [ ] Budget beyond the down payment: closing costs, inspection fees, moving costs, and a cushion for the unexpected
- [ ] Know your must-haves versus your nice-to-haves before you start touring, so you're not talked into — or out of — the wrong house in the moment

I work regularly with a small group of mortgage professionals I trust to give straight answers and move quickly — happy to make an introduction whenever you're ready.

4 Build Your Team, Then Make Your Move

A good home inspector is one of the best-spent fees in the entire process — they catch what you can't see on a walkthrough, and give you real leverage to negotiate repairs or price before you're locked in. I work with inspectors I trust to be thorough and honest, not just fast.

Between financing, agency, inspections, and timing, there's a lot to coordinate — but you don't have to figure it out alone or all at once.

BOTTOM LINE

If you'd like to talk through where you're starting from and what a plan could look like for you, I'd love to grab 20 minutes — no pressure, no obligation.

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Thinking about buying? Let's talk through your specific situation before you decide anything.