GG REAL GROUP

The GG Guided Home Buying Experience

An Honest, Reliable & Trustworthy Guide to Buying a Home With Confidence

Chris Groves • Realty Star Group
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YOUR GUIDE AT A GLANCE

THE HOME BUYING JOURNEY

Three phases. One clear path. Use this guide to prepare, compare and decide with confidence.

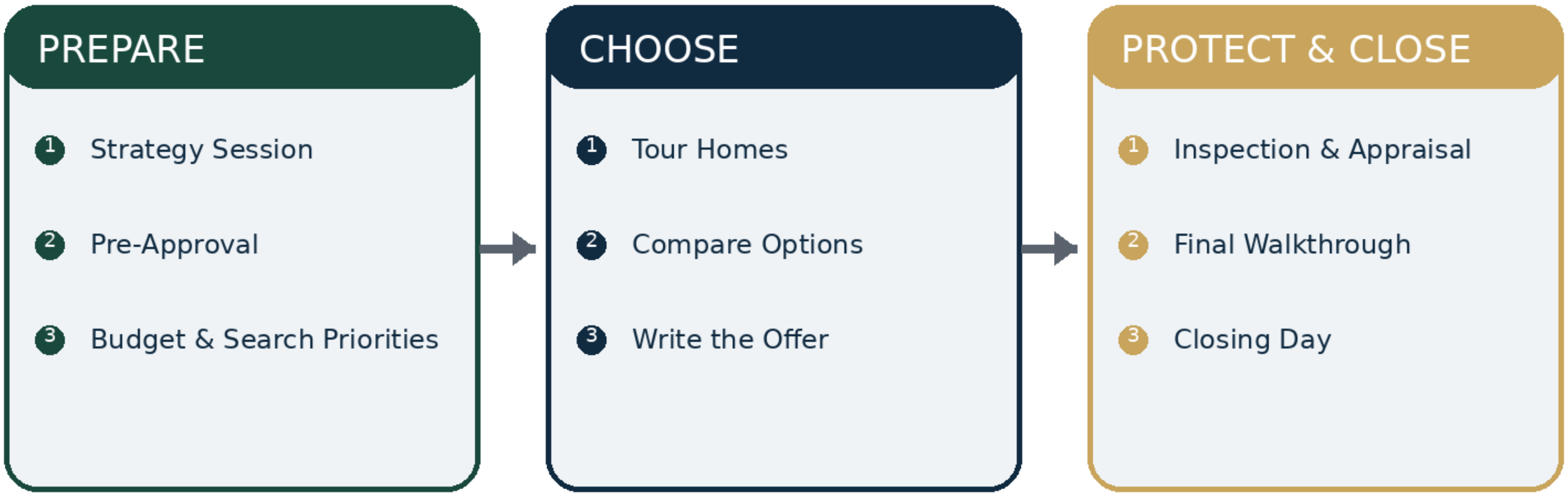
1. PREPARE	2. CHOOSE	3. PROTECT
PAGES 3-13	PAGES 14-21	PAGES 22-30
Build the relationship, strategy, representation and financing plan.	Define the search, compare homes and negotiate the whole offer.	Complete due diligence, closing preparation and post-closing steps.

HOW TO USE THIS GUIDE

Read it once for the big picture. Return to the worksheets and checklists as each milestone arrives.

The Home Buying Journey

A visual snapshot of the path from first conversation to the keys.



Chris's Advice: You do not need to memorize every step. Use the guide to know what is coming; I will guide you through the details.

FROM CHRIS

Welcome — You Don’t Have to Figure It Out Alone

Buying a home is exciting, but it can also feel overwhelming. There are financing decisions, contracts, inspections, deadlines and many moving pieces.

I created this guide so you can understand the process before you are asked to make major decisions. My goal is not simply to help you buy a house. My goal is to help you make a sound financial and personal decision — one you will feel good about long after closing.

My background in construction, business ownership and healthcare leadership has taught me to ask careful questions, identify risk early and keep complicated projects moving. I bring that same approach to every buyer relationship.

I will explain each step, give you honest advice and coordinate the details. You bring your goals, your questions and your vision for home. We will build the plan together.

— Chris Groves

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THE PROMISE

"I will be your guide, advocate, negotiator and project manager — from our first conversation until long after you receive the keys."

This guide is educational. Property, financing, legal and tax decisions should be confirmed with the appropriate licensed professionals.

WHAT'S NEXT	Start with the three commitments that shape how Chris works with every buyer.

SECTION ONE

Prepare With Confidence

Build the right foundation before you ever tour a home.

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THE FOUNDATION OF OUR WORK TOGETHER

My Three Commitments to You

1
HONEST

I will tell you what you need to hear, not only what you hope to hear. If a home presents concerns, I will point them out. If walking away is the wiser choice, I will say so.

2
RELIABLE

I will prepare, communicate and follow through. You will know what is happening, what decision is needed and what comes next.

3
TRUSTWORTHY

Your interests come before the transaction. I will protect your time, money and negotiating position as if I were purchasing the home myself.

What I will do

Explain the process in plain English.

Research the property and market before advising you.

Coordinate lenders, attorneys, inspectors and other professionals.

Negotiate with a clear strategy, not emotion.

Keep important dates visible and moving.

What I will never do

Pressure you to buy a home.

Hide a concern to keep a transaction alive.

Promise an outcome that depends on another party.

Tell you a fee or compensation is “standard” or non-negotiable.

Disappear after you go under contract.

WHAT’S NEXT Next, set expectations for communication and decision-making so there are fewer surprises.

COMMUNICATION PROMISE

What You Can Expect From Me

You can expect

Prompt responses to calls, texts and emails.

Clear explanations before documents are signed.

Updates even when the update is “nothing has changed yet.”

Honest feedback after showings.

A written plan for major milestones.

Availability after closing when questions arise.

I will ask you to

Share changes in timing, budget or priorities quickly.

Respond to lender and attorney requests promptly.

Avoid new debt, large purchases or job changes without speaking with the lender.

Ask questions before making assumptions.

Give direct feedback on homes so the search improves.

Tell me when something feels unclear or uncomfortable.

OUR WORKING RULE No surprises. When a decision is coming, I will explain the options, the trade-offs and the deadline before you have to choose.

Your communication preferences

☐ Preferred communication: Call / Text / Email	☐ How quickly can you tour a new listing?
☐ Best times to reach you	☐ Who must be involved in major decisions?
☐ Who should receive updates?	☐ What would make this process feel successful?

WHAT’S NEXT Before searching, complete the five-minute quick-start plan.

1 Your First Five Moves

The strongest purchases begin with preparation, not showings.

1. Strategy Session Clarify goals, timing, locations, budget and decision-making.	**2. Pre-Approval** Understand loan options, estimated payment and cash needed.	**3. Buyer Agreement** Review the required written agreement, including services, responsibilities and compensation.
4. Define the Search Separate must-haves, preferences and deal breakers.	**5. Prepare to Act** Organize documents and decide how quickly you can tour and respond.	**The Result** A focused search, fewer surprises and stronger decisions.

CHRIS'S ADVICE A short planning session before opening listing apps saves hours of searching and helps you recognize the right home faster.

WHAT’S NEXT Use the next page to tell Chris what matters before the Buyer Strategy Session.

BUYER PREPARATION WORKSHEET

Let’s Get to Know You

Why are you considering a move?	**What would improve in your life after the move?**
What is your ideal timeline?	**Is there a lease, sale, school or work deadline?**
Who is involved in the decision?	**Who is contributing funds or advice?**
Where do you want to live?	**Which areas are definite, flexible or excluded?**
What worries you most?	**What would help you feel confident?**

BRING TO THE SESSION Your lender contact, estimated price range, current housing details and any homes or communities you already like.

2

The Home Buying Roadmap

Part 1 — Prepare, search and choose

1. Strategy

Define goals, timing, decision-makers and communication.

2. Financing

Confirm pre-approval, comfortable payment and cash needed.

3. Agreement

Review representation, services and compensation.

4. Search

Set criteria and receive suitable opportunities.

5. Tour

Compare location, condition, layout and long-term fit.

6. Decide

Use facts, priorities and trade-offs — not pressure.

DECISION POINT

Before writing an offer, we will confirm that the property fits the budget, location, lifestyle and non-negotiable needs you identified at the beginning.

WHAT'S NEXT

Part 2 explains what happens from the offer through closing.

OFFER, INVESTIGATE AND CLOSE

The Home Buying Roadmap — Part 2

7. Offer

Choose price, terms, deposits, contingencies and deadlines.

8. Negotiation

Evaluate counteroffers and trade-offs without losing sight of the goal.

9. Under Contract

Complete inspections, financing, title work and due diligence.

10. Appraisal & Approval

The lender confirms value and final loan eligibility.

11. Final Review

Review figures, verify repairs and complete the walkthrough.

12. Closing & Keys

Sign documents, fund the purchase and begin homeownership.

CHRIS'S ADVICE

You do not need to memorize the process. I will keep the sequence, deadlines and professionals coordinated while you make informed decisions.

3 Your Representation Agreement

Clear expectations before private showings

A written buyer agreement protects clarity.

Before we begin private tours, we will review the written agreement required by my brokerage and applicable rules. It should explain the relationship in plain language — including what I will do, how long the agreement lasts, how it can end and how compensation will be handled.

Review these terms

- Services and geographic scope
- Start and end dates
- Exclusive or non-exclusive relationship
- Your responsibilities as the buyer
- Brokerage responsibilities
- Compensation and potential credits or contributions
- How either party may terminate

Important principles

- Compensation is negotiable and is not set by law.
- Any compensation should be clearly stated — not vague or open-ended.
- A seller may agree to contribute toward certain buyer expenses, but that contribution is not automatic.
- We will discuss the financial effect before you commit to an offer.
- Ask questions before signing; never sign a blank or incomplete form.

PLAIN-ENGLISH PROMISE I will explain the form and the practical effect of each major term. You may also seek legal advice before signing any contract.

Current-practice note: NAR guidance states that compensation is negotiable and covered MLS participants use written agreements before touring. State law, brokerage policy and local forms may add requirements.

WHAT'S NEXT Once representation is clear, we can build a financing plan that fits your life — not merely a lender's maximum.

4 Financing Made Simple

Know the numbers before falling in love with a property

Prequalification

An early estimate based largely on information you provide.

Useful for a starting conversation.

Usually carries less weight with a seller than a reviewed pre-approval.

Pre-approval

A lender reviews financial information and estimates loan eligibility.

Helps define price range and cash needed.

Still subject to property review, underwriting and final approval.

Prepare for the lender conversation

☐ Income and employment documents	☐ Down-payment source
☐ Bank and investment statements	☐ Estimated closing funds
☐ Current debts and monthly obligations	☐ Preferred loan term
☐ Credit authorization	☐ Questions about rate and fees

CHRIS'S ADVICE The lender tells you what you may qualify to borrow. You decide what payment allows you to live comfortably, save and handle normal home expenses.

WHAT'S NEXT Next, calculate the complete cost of ownership — not just principal and interest.

THE FULL MONTHLY COST OF HOMEOWNERSHIP

Your Comfortable Payment

Principal & interest The loan payment itself.	**Property taxes** Often escrowed, but rates can change.	**Homeowners insurance** Coverage and deductibles vary by property.	**Mortgage insurance** May apply depending on loan and equity.
HOA / road fees Review budgets, rules and upcoming assessments.	**Utilities** Electric, water, sewer, propane, trash and internet.	**Maintenance** Roofs, HVAC, appliances, paint and routine care.	**Property-specific costs** Well, septic, flood insurance, private road or special systems.

COMFORT TEST After paying the estimated housing cost, can you still save, handle repairs, travel, manage family expenses and sleep well? Approval is not the same as affordability.

Write down your numbers

- ☐ Maximum payment quoted by lender: $____________
- ☐ Estimated cash to close: $____________
- ☐ Comfortable payment chosen by buyer: $____________
- ☐ Reserve remaining after closing: $____________

A SIMPLE LENDER COMPARISON WORKSHEET

Compare Loan Estimates — Not Just Interest Rates

Item	Lender A	Lender B	Lender C
Loan type / term			
Interest rate			
APR			
Monthly principal & interest			
Estimated taxes / insurance			
Mortgage insurance			
Points or lender credits			
Estimated cash to close			
Origination / lender fees			
Rate-lock terms			
Prepayment penalty?			
Questions / concerns			

Compare the complete loan package: terms, projected payment, lender fees and cash to close - not just the advertised rate.

5

Build the Right Search

Must-haves, preferences and deal breakers

Must-haves

- Requirements that truly affect whether the home works.
- Examples: location limit, bedroom count, accessibility, land use or essential commute.
- Keep the list short enough to be meaningful.

Nice-to-haves

- Features you would enjoy but could change or live without.
- Examples: finishes, fireplace, bonus room, fenced yard or preferred style.
- Use these to compare otherwise suitable homes.

SECTION TWO

Choose the Right Home

Compare options carefully and move forward with clarity.

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Your Comfortable Payment

Think beyond the mortgage. The right payment is one that supports your life, not just your loan approval.

Mortgage payment
Principal and interest are only one part of the monthly picture.

Taxes + insurance
These can change the total payment more than buyers expect.

Utilities + maintenance
Older homes, wells, septic and mountain settings can cost more to maintain.

HOA or road fees
Always ask what is included and what is not.

Your search priorities

☐ Preferred towns / areas	☐ Pet needs
☐ Maximum commute	☐ HOA acceptable?
☐ Bedrooms / bathrooms	☐ Well / septic acceptable?
☐ One-level or multi-level	☐ Private road acceptable?
☐ Lot size / acreage	☐ Renovation tolerance

☐ Garage / parking	☐ Internet requirements
☐ Home office	☐ Absolute deal breakers

RULE OF THREE	Choose your three most important features. When everything is a must-have, nothing is truly prioritized.

COMPARE HOMES AFTER THE EMOTION OF THE SHOWING

Home Tour Scorecard

Property address	Date / time	List price	Overall score (1–10)

Category	Score 1–5	Concern?	Notes
Location, commute & surroundings			
Road, driveway & access			
Lot, drainage & outdoor use			
Layout & daily function			
Major systems & condition			
Storage, parking & connectivity			
Must-haves, deal breakers & resale			

AFTER EACH TOUR Note the best feature, biggest concern and whether the home deserves another look.

6 Finding the Right Home — Not the Perfect Home

Confidence comes from priorities, facts and reasonable trade-offs.

Focus on what lasts

- Location and access
- Lot, drainage and topography
- Layout and structural possibilities
- Neighborhood and long-term fit
- Major systems and maintenance burden

Look past what can change

- Paint colors
- Light fixtures and hardware
- Furniture and decorating
- Minor landscaping
- Many flooring or cosmetic finishes

THE 80% RULE

A practical rule of thumb: a home that meets most true needs, avoids deal breakers and fits the budget deserves serious consideration. Perfection is rarely available at any price.

Decision questions

- ☐ Can I comfortably afford the total cost?
- ☐ Would I still like this home without the staging?
- ☐ Does the location support daily life?
- ☐ Can I see the home working for several years?
- ☐ Are the compromises fixable or permanent?
- ☐ Am I reacting to facts or fear?

CHRIS'S ADVICE

Do not reject a strong home because of a changeable finish — and do not ignore a serious location, access or structural concern because the kitchen is beautiful.

WHAT YOU MAY FEEL — AND HOW WE WILL RESPOND

The Emotional Side of Buying

Excitement Enjoy it, but keep the budget and priorities visible.	**Fear of missing out** A deadline matters, but panic is not a strategy.	**Second thoughts** Post-offer doubt is common. Return to the facts and reasons.
Inspection overload Inspection reports list many items. We will separate routine maintenance from material concerns.	**Negotiation frustration** A seller's position is information, not a personal insult.	**Closing fatigue** The final week contains many details. Use checklists and verify every instruction.

PAUSE BEFORE REACTING When emotions are high, call Chris. We will identify the decision, the deadline, the known facts and the real consequences of each option.

WHAT'S NEXT The next section helps match the home to the community and lifestyle you want.

7 Finding Your Community Fit

Western North Carolina and Upstate South Carolina

Brevard

Outdoor access, small-town character and proximity to forests, waterfalls and mountain recreation.

Hendersonville

A walkable downtown, established neighborhoods and access to regional services and recreation.

Asheville

Culture, dining, employment and medical access, with wide variation by neighborhood and commute.

Arden & Mills River

Convenient access between Asheville and Hendersonville, with suburban, rural and newer-development options.

Seneca

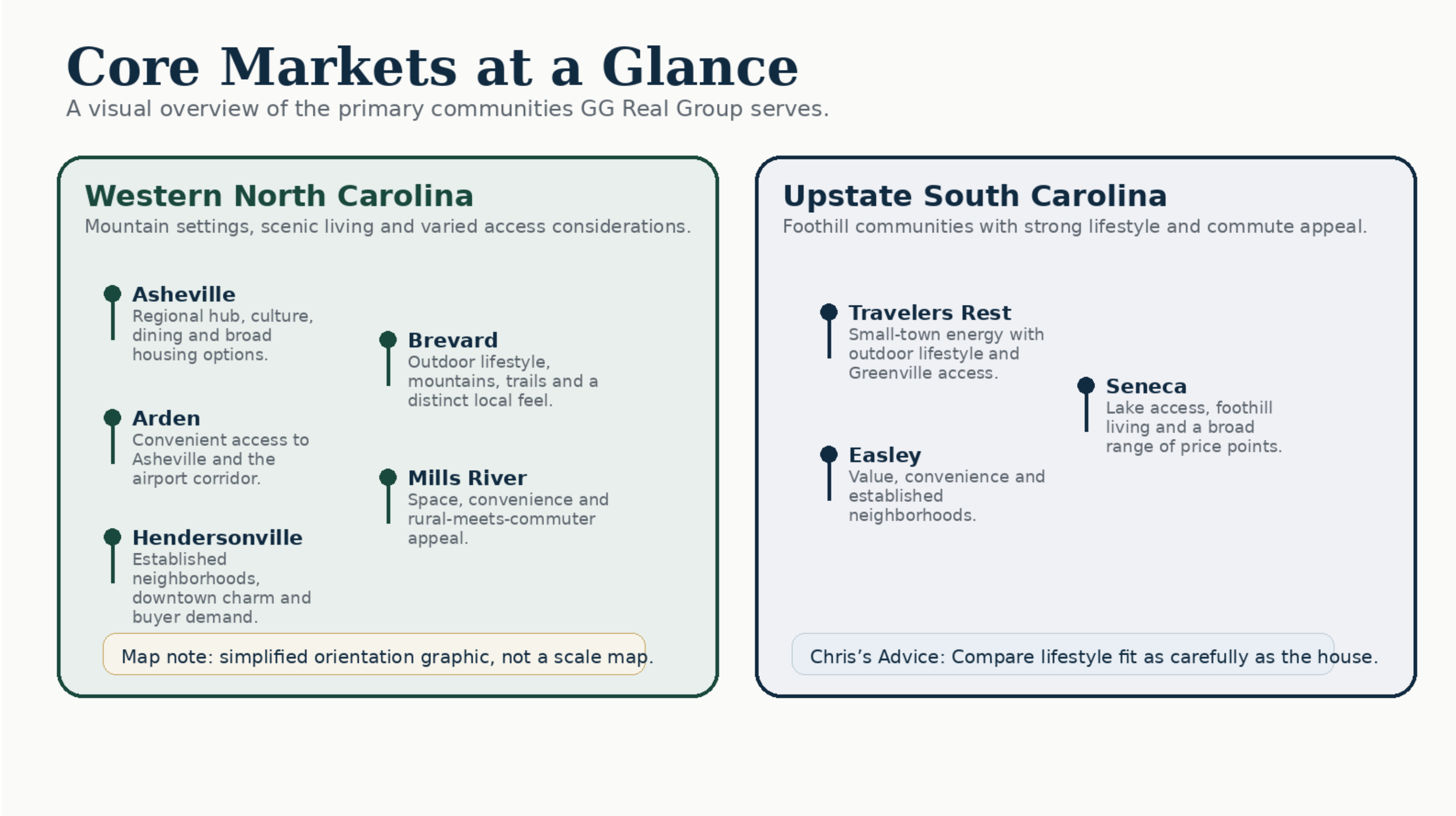
Lake-region lifestyle, Clemson-area access and a mix of established and newer communities.

Travelers Rest & Easley

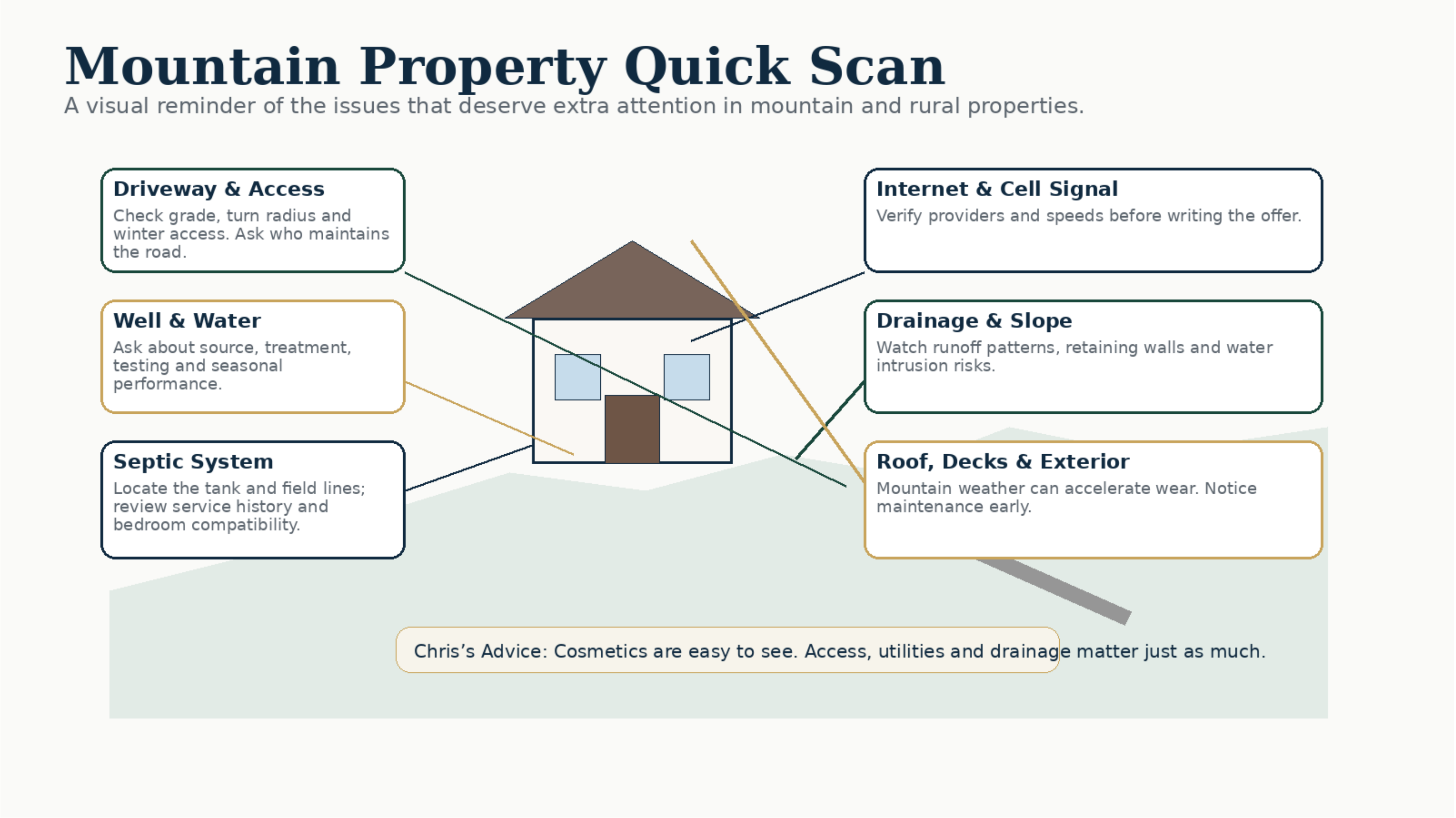
Greenville-area access with distinct downtowns, trail access, suburban choices and value-oriented options, depending on location.

TEST THE LIFESTYLE Drive the commute, visit at different times, check cell and internet service, and experience the road before deciding. A short distance on a map can feel very different in mountain terrain.

Community descriptions are broad orientation only. Conditions, services, schools, regulations and market characteristics change by property and over time; verify the facts important to your decision.



QUESTIONS BUYERS OFTEN DO NOT KNOW TO ASK



Mountain & Rural Property Checklist

12 questions to ask

☐ Road ownership and maintenance?	☐ Road grade and winter access?	☐ Driveway and vehicle access?
☐ Drainage, erosion or retaining walls?	☐ Flood, stream or slope concerns?	☐ Boundaries, easements or encroachments?
☐ Well records, yield and water quality?	☐ Septic permit, location and capacity?	☐ Propane, backup heat or generator?
☐ Internet speed and cell signal?	☐ Fire and emergency access?	☐ HOA, deed or rental restrictions?

Easy to underestimate	Often needs specialist review
Private-road/gravel upkeep Water control on sloped lots Retaining walls and storm cleanup Internet and cell limitations	Structure, foundation or slope movement Well, septic and water systems Chimneys and wood-burning systems Unpermitted additions or conversions

CHRIS'S ADVICE	A beautiful view matters, but access, water, drainage and systems determine daily comfort.

8 Anatomy of a Strong Offer

Price matters — but it is only one part of the package.

Price Supported by market evidence, property condition and competition.	**Financing** Loan type, pre-approval strength and lender responsiveness.	**Deposits / fees** Amounts, timing and risk vary by contract and state.	**Closing date** A date that works for financing, due diligence and the parties.
Contingencies Protections for financing, inspections, appraisal, sale of another property or other needs.	**Personal property** Items that remain or are removed should be clearly written.	**Concessions** Requests for closing costs, repairs or other negotiated contributions.	**Certainty** Complete documents, realistic deadlines and strong communication.

BEFORE SIGNING We will review what you are promising, what protections you have, what money may be at risk and every important deadline. Contract practices differ between North Carolina and South Carolina.

WHAT'S NEXT Next, we negotiate the whole package without allowing emotion to control the strategy.

THE GOAL IS THE RIGHT HOME ON ACCEPTABLE TERMS — NOT WINNING EVERY POINT.

Negotiating With Confidence

What strengthens your position

- Accurate market analysis
- Complete pre-approval documentation
- Fast and clear responses
- Realistic timelines
- Understanding the seller’s priorities
- Knowing your walk-away point

What weakens your position

- Unnecessary ultimatums
- Changing terms repeatedly
- Focusing only on list price
- Letting frustration become personal
- Ignoring costs beyond the purchase price
- Threatening to walk away when you are not prepared to do so

A USEFUL QUESTION What matters most to the seller besides price? Timing, certainty, repairs, possession and simplicity can change the value of an offer.

Set your limits before the counteroffer arrives

- ☐ Maximum price or payment
- ☐ Preferred closing date
- ☐ Maximum cash to close
- ☐ Repairs or credits that truly matter
- ☐ Non-negotiable protections
- ☐ Point at which walking away is wiser

CHRIS'S ADVICE Never negotiate against yourself. We will use evidence, ask purposeful questions and make one decision at a time.

9

You’re Under Contract — Now What?

The celebration is real, but the work is not finished.

Chris / Brokerage Track dates, coordinate parties, advise on real estate strategy and document decisions.	**Buyer** Provide funds and documents, attend inspections when possible and respond to decisions.	**Lender** Complete underwriting, appraisal and final loan approval.
Inspector / Specialists Evaluate property condition and specific concerns.	**Closing Attorney / Settlement Team** Complete title work, prepare documents and coordinate closing.	**Insurance Agent** Confirm acceptable coverage and lender requirements.

SECTION THREE

Protect the Purchase

Use inspections, title work and due diligence to reduce surprises.

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Anatomy of a Strong Offer

Price matters, but sellers often compare the whole package — financing strength, timing, contingencies and certainty.

1 Price
An offer should be competitive and supported by market evidence.

2 Terms
Closing date, earnest money, requested credits and contingencies all affect strength.

3 Financing
A strong pre-approval and clear lender communication build confidence.

4 Flexibility
Meeting a seller's timing or possession needs can matter more than a small price change.

Chris's Advice: The goal is the right home on acceptable terms — not winning every point.

Immediate priorities

☐ Deposits / fees delivered on time	☐ Title / attorney information confirmed
☐ Inspection scheduled	☐ Appraisal ordered
☐ Loan application moving	☐ Repair decisions documented
☐ Insurance quote requested	☐ Closing funds planned

DEADLINE RULE	A missed deadline can reduce options or place money at risk. Treat requests from the lender, attorney and Chris as time-sensitive.

10 Home Inspections

Understand the property before deciding how to proceed.

A general home inspection is not a pass/fail test and it is not a guarantee. It is a professional snapshot of visible and accessible conditions on the day of inspection.

Focus first on

- Safety concerns
- Structure and moisture
- Roof, electrical, plumbing and HVAC
- Drainage and water intrusion
- Major systems near end of life
- Issues requiring a specialist

Keep perspective on

- Routine maintenance
- Cosmetic imperfections
- Items common for the home’s age
- Recommendations that need cost estimates
- What can be repaired later
- Your budget and risk tolerance

Possible inspections and specialists

☐ General home inspection	☐ Roof or chimney specialist
☐ Radon test	☐ Structural engineer
☐ Termite / wood-destroying insect report	☐ HVAC, electrical or plumbing specialist
☐ Septic evaluation	☐ Survey or boundary work
☐ Well water / yield testing	☐ Other property-specific review

CHRIS'S ADVICE Inspection reports are intentionally detailed. We will separate urgent, expensive or safety-related concerns from ordinary ownership and maintenance.

TWO DIFFERENT QUESTIONS

Inspection vs. Appraisal

Inspection: What condition is it in?

- Ordered primarily for the buyer's information.
- Reviews visible and accessible components.
- Helps identify defects, maintenance and specialist needs.
- Does not determine market value or guarantee future performance.

Appraisal: What is it worth for the loan?

- Usually ordered by the lender.
- Estimates value using property characteristics and market evidence.
- Protects the lender's collateral position.
- Does not replace a home inspection.

IF THE APPRAISAL IS LOW

Depending on the contract and circumstances, possible responses may include reviewing the report, providing additional market information, renegotiating, changing the buyer's cash contribution or using a contractual protection. We will examine the available options before deciding.

Appraisal checkpoint

- ☐ Appraisal ordered
- ☐ Value supports the contract?
- ☐ Property access confirmed
- ☐ Required repairs or conditions?
- ☐ Report received
- ☐ Loan remains on track?

WHAT'S NEXT

Next, confirm title, boundaries, insurance and services before the final closing review.

11 Title, Survey, Insurance and Services

Confirm what you own, how it is protected and how it functions.

Title review

Identifies ownership, liens and recorded matters that may affect the property.

Title insurance

May protect against certain covered title defects; discuss available policies and coverage.

Survey / boundaries

Helps locate boundaries, improvements, encroachments and easements.

Homeowners insurance

Confirm coverage, deductible, exclusions and the lender's requirements early.

Flood and specialty coverage

Standard policies may exclude some risks. Property location and systems can affect options.

Utilities and services

Verify water, sewer/septic, electricity, fuel, trash, internet and emergency access.

DO NOT WAIT Insurance, survey questions, private-road issues or property-specific coverage can take time. Start early enough to investigate alternatives.

Coverage, title and closing practices vary by state, insurer, lender and property. Rely on the attorney, insurer, surveyor and other licensed professionals for their specialized conclusions.

THE OVERALL PROCESS IS SIMILAR; THE CONTRACTS AND DETAILS ARE NOT IDENTICAL.

Buying in North Carolina vs. South Carolina

What stays consistent

- Clear written representation and communication
- Financing and proof of funds
- Property-specific investigation
- Written offer and negotiated terms
- Title, insurance and closing preparation
- Attention to every deadline

What may differ

- Contract forms and terminology
- Deposits, fees and remedies
- Due-diligence and inspection procedures
- Attorney and settlement practices
- Disclosures and local requirements
- Customs by brokerage, MLS and county

HOW WE HANDLE IT

Chris will use the forms and procedures appropriate to the property's state and brokerage. The closing attorney or other licensed professional will answer legal questions. Never assume a rule from one state applies in the other.

State-specific review

- ☐ Property state confirmed
- ☐ Deposit / fee timing understood
- ☐ Correct agency / brokerage forms
- ☐ Closing professional confirmed
- ☐ Contract protections explained
- ☐ Local inspections or permits considered

12

Preparing for Closing

Review the money, verify instructions and prevent last-minute surprises.

Closing Disclosure review

- Compare with the latest Loan Estimate.
- Confirm the interest rate and loan type.
- Review monthly payment and escrow.
- Confirm credits, deposits and cash to close.
- Ask about unexpected changes immediately.

Wire-fraud protection

- Never rely on wiring instructions received only by email.
- Call the attorney or settlement office using a trusted number.
- Independently verify account details before sending funds.
- Treat any changed instruction as suspicious.
- Confirm receipt after the transfer.

SECTION FOUR

Close and Move Forward

Verify the final details, receive the keys and begin well.

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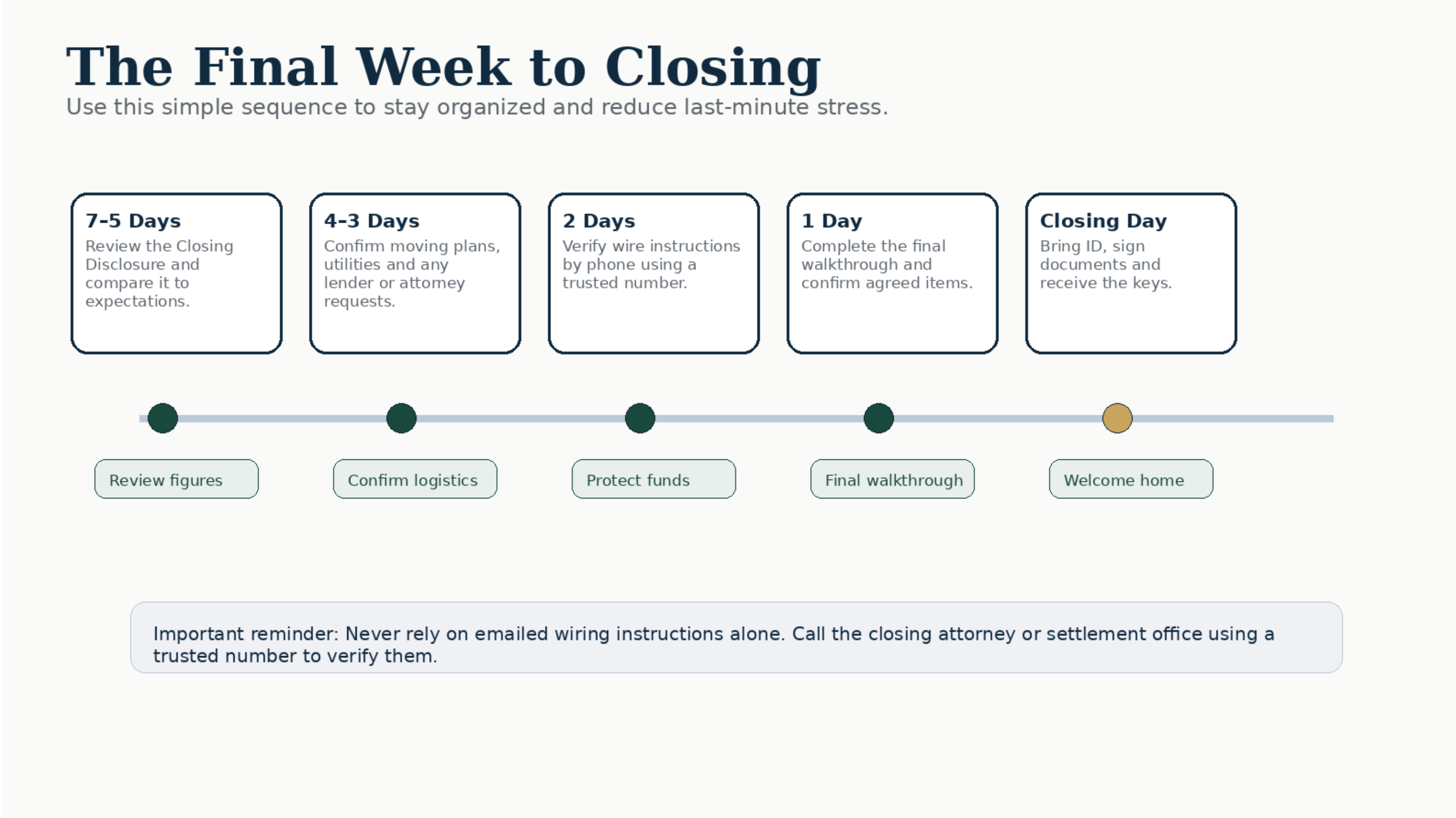

Final-week checklist

☐ Closing Disclosure received and reviewed	☐ Utilities scheduled
☐ Cash-to-close source ready	☐ Final walkthrough scheduled
☐ Wire or certified-funds instructions verified	☐ Government-issued ID ready
☐ Insurance active	☐ Questions listed for closing

For most covered mortgage transactions, CFPB guidance states that the Closing Disclosure is provided at least three business days before scheduled closing so the buyer can review the final loan terms and costs.

WHAT'S NEXT	The final walkthrough confirms the property is ready before documents and funds are finalized.

THE LAST VERIFICATION BEFORE THE KEYS

Final Walkthrough and Closing Day

Final walkthrough

Property is in expected condition.
Agreed repairs appear complete.
Included items remain at the property.
No new damage is visible.
Major systems can be checked where practical.
Property is reasonably clean and ready for possession.

Closing day

Bring approved identification.
Review documents and ask questions before signing.
Confirm funds and final figures.
Understand when possession and keys transfer.
Keep copies of closing documents.
Celebrate the milestone.

IMPORTANT DISTINCTION The final walkthrough is not a new inspection or an automatic opportunity to renegotiate. It verifies that the agreed condition and terms have been met.

Before you leave with the keys

☐ Keys / remotes / codes	☐ Well / septic information
☐ Garage and gate access	☐ Shutoff locations
☐ Appliance manuals	☐ Warranty information
☐ Utility contacts	☐ Chris’s contact saved

13 After Closing

The transaction ends. The relationship does not.

First 48 hours

- Change locks or codes.
- Locate water, power and fuel shutoffs.
- Test smoke and carbon-monoxide alarms.
- Photograph the empty home and meter readings.
- Confirm mail, utilities and insurance.

First 30 days

- Create a maintenance calendar.
- Replace filters and note sizes.
- Build a contractor and service list.
- File closing and warranty documents.
- Prioritize projects before starting renovations.

HOMEOWNER SUCCESS GUIDE

After your purchase, the GG Homeowner Success Guide will help organize maintenance, systems, contractor information, improvements and important records.

Protect the investment

☐ **Closing documents organized and saved**	☐ Filter sizes recorded
☐ Insurance information saved	☐ Paint colors recorded
☐ Property tax reminders added	☐ Project budget created
☐ Home systems documented	☐ Annual home review scheduled

CHRIS'S PROMISE

Call me when you need a recommendation, a second opinion or a future real estate plan. I want to remain your trusted real estate resource for life.

CLEAR ANSWERS TO COMMON BUYER CONCERNS

Frequently Asked Questions

Do I need 20% down?

Not always. Loan programs vary. A lender should explain options, trade-offs and total cost.

Should I use the listing agent?

The listing agent represents the seller unless a different written agency relationship is established. Discuss representation before sharing confidential information.

Is the highest offer always best?

No. Price, financing, timing, contingencies and certainty all matter.

Should I waive inspections?

Reducing protections creates risk. We will discuss consequences before changing any contingency.

Can the seller pay some buyer expenses?

A seller may agree to negotiated contributions or compensation, subject to the contract and lender rules. It is not automatic.

What if the inspection finds problems?

We will evaluate seriousness, cost, contract rights and your comfort before deciding.

What if the appraisal is low?

Options depend on the contract and financing. We will review the report and available responses.

When should I start shopping?

Begin with a strategy session and lender conversation before touring seriously.

YOUR NEXT STEP

Schedule a Buyer Strategy Session with Chris. We will turn this guide into a personal plan based on your timing, financing, communities and definition of the right home.

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BEFORE YOUR BUYER STRATEGY SESSION

1. GATHER	2. CLARIFY	3. BRING
Your lender contact, estimated range and current housing details.	Your timing, communities, top priorities and biggest concerns.	Questions, saved properties and anyone involved in major decisions.

REFERENCE DESK

Sources & Important Notes

This guide is designed to make the buyer journey easier to understand. It summarizes general information and should always be used with current contracts, brokerage forms and advice from the appropriate licensed professionals.

BUYER AGREEMENTS & COMPENSATION National Association of REALTORS® consumer guides: written buyer agreements, negotiable compensation and offers of compensation. *Official source: nar.realtor/the-facts*	**MORTGAGE DISCLOSURES** Consumer Financial Protection Bureau: Loan Estimate, Closing Disclosure and mortgage-closing guidance. *Official source: consumerfinance.gov/owning-a-home*
NORTH CAROLINA North Carolina Real Estate Commission: Working With Real Estate Agents materials and buyer-agency guidance. *Official sources: ncrec.gov and bulletins.ncrec.gov*	**SOUTH CAROLINA** South Carolina Real Estate Commission: brokerage-relationship forms, required contract language and consumer resources. *Official source: llr.sc.gov/re*
PUBLICATION NOTE	Sources and general-practice language reviewed July 2026. Laws, forms, lending practices, brokerage policies and market conditions can change. Confirm transaction-specific requirements before acting.

Use the right professional for the right question

ATTORNEY Contracts, title, legal rights and closing questions.	**LENDER / INSURER** Loan terms, underwriting, coverage and affordability.	**INSPECTOR / SPECIALIST** Condition, systems, boundaries, wells, septic and property-specific risks.

Educational disclaimer: This guide is not legal, tax, lending, insurance, inspection, engineering, survey or title advice. The signed agreements and disclosures for the specific transaction control.

Ready to move forward with confidence?

Let's build your home-buying plan together

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