

Buying a home in North Carolina or South Carolina follows the same broad shape start to finish, whether you're buying near where you grew up or at the coast. This guide walks the whole thing in order: getting pre-approved, the search, what happens the first time you walk into a home, what it takes to write an offer, the inspection period, the appraisal, everyone who touches your file along the way, and closing day.

Read it once before you start looking and you'll know what's coming at every step, not just react to it as it happens.

Get pre-approved before you look at a single home

Talk to a lender before you ever walk into a house. Pre-approval tells you what you can actually borrow, what your payment looks like at that number, and it's what lets you move the day the right home hits the market. In both states, a written offer without a pre-approval letter attached gets read differently by a seller, and in a competitive situation it sometimes doesn't get read at all. Get the letter first, then start looking.

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2 The search: finding the right home

Once you're pre-approved, we build the search around what actually matters to you, not just bedroom and bathroom counts. Location, commute, school lines if that matters to you, whether you want a fixer or something move-in ready. I run showings so you see homes that fit what you told me, not a scattershot list. On every home we walk through, you get a straight answer from me: buy it, walk, or think about it, not just a tour and a smile.

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3 What happens the first time you preview a home

Before we ever walk into a home together, North Carolina and South Carolina both require me to give you a written agency disclosure at first substantial contact, a form spelling out who I represent in the transaction and what that means for you. It's not paperwork for paperwork's sake. It's the law in both states, and it protects you by making sure you know exactly whose interests I'm working for from the first showing on. Sign it once at the start and we're clear for the whole search.



Every home tells on itself, inspections just make it official.

4 Making an offer: what goes into it

When you're ready to make an offer, it comes together as a written purchase agreement with your pre-approval letter attached and earnest money to show you're serious. The two states don't structure that offer the same way.

In North Carolina

NC contracts run on a due diligence fee and a due diligence period, not a simple inspection contingency. The due diligence fee is a negotiated amount paid directly to the seller. It's non-refundable once the seller accepts, and it buys you a set window of time to do your inspections, negotiate repairs, and walk away for any reason, or no reason at all, before that window closes. Earnest money is separate, held in escrow, and applies toward your purchase price at closing. I'll walk you through what a competitive fee and timeline look like for the home you want.

In South Carolina

SC offers typically run on earnest money held in escrow plus an inspection contingency period, closer to what buyers coming from other states expect. The

purchase agreement spells out how long you have to complete inspections and what happens if you and the seller can't agree on repairs.

Either way, I put the offer together with you, not for you. You'll know exactly what you're agreeing to before you sign it.

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5 The inspection period: home, pest, pool, well, septic, and more

This is where you find out what you're actually buying. Depending on the home, several inspections can be in play at once, and I help you line up the right ones and read what comes back.

Home inspection

A licensed inspector walks the whole property, roof to foundation, and gives you a written report on its condition. This is the one almost every buyer gets, and it's the baseline for everything else that follows.

Termite and pest inspection

Often called the termite letter, this checks for wood-destroying insects and existing damage. Most lenders require it before closing, VA loans especially.

Pool inspection

If the home has a pool or spa, a specialist checks the equipment, the surface, and whether it meets current safety code, an area that gets expensive to fix after closing if it's missed now.

Well inspection

On a private well, we test both water quality and flow rate, so you know the water is safe and the system can actually keep up with the house.

Septic inspection

A septic evaluation checks that the system is functioning and sized correctly for the home, not just that it exists. Problems here are expensive, so this one is worth doing even when it's not required.

Other inspections worth knowing about

Depending on the home's age and location, radon, mold, roof condition, or a four-point inspection on an older property can all come into play. I'll tell you which ones make sense for the specific house you're buying, not a generic list.

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6 The appraisal

Your lender orders the appraisal, not you, and you don't get to pick the appraiser. It's an independent, licensed third party who values the home to protect the lender's position in the loan. If the appraised value comes in at or above your purchase price, financing moves forward on schedule. If it comes in low, you have options: renegotiate the price with the seller, bring more cash to the table to cover the gap, or in some cases challenge the appraisal.

Appraisal standards shift from time to time, and I keep up with those changes so you don't have to. If something changes your appraisal timeline or process while we're under contract, I'll walk you through exactly what it means for you when it happens.

WHO'S ON YOUR SIDE OF THE TABLE

Everyone involved in your purchase

Your lender or loan officer
gets you pre-approved, orders the appraisal, and clears your loan to close.

The appraiser
is an independent, licensed third party who values the home for the lender.

Your home inspector

, and any specialty inspectors (pest, pool, well, septic), tell you what you're actually buying.

The closing attorney

conducts the closing, prepares the deed, and disburses funds, required in both North Carolina and South Carolina.

A paralegal

, usually working with the closing attorney, handles much of the document preparation and coordination behind the scenes.

A title or closing coordinator

tracks every moving piece, documents, deadlines, funds, so nothing slips.

Your homeowners insurance agent

gets your policy in place before closing, which your lender requires.

Me, your agent

, tying every one of these people together on your side of the table.



Closing day ends with keys in your hand, not a stack of unanswered questions.

7 Closing day and what happens after

By closing day, the heavy lifting is done: inspections are resolved, the appraisal came in, and your loan is clear to close. The closing attorney prepares the final documents, and you'll sign a stack of them, the deed, the loan documents, and disclosures. Here's the part people don't always know: in both North Carolina and South Carolina, the deed has to be recorded before any funds or keys are disbursed to any party in the transaction. That recording is what makes the sale official, and everything else waits on it. Once it's recorded, funds are released and the keys are yours.

One more thing to put on your calendar early: set up your utility transfers ahead of closing so power, water, and internet are live the day you move in.

WORTH KNOWING AHEAD OF TIME

Mistakes to avoid

- Touring homes before you're pre-approved, and falling for something outside your real budget.
- Making a big purchase or changing jobs while your loan is in process. Lenders re-check before closing, and it can cost you the loan.
- Skipping inspections to make an offer look stronger. Waiving your right to walk away is different from skipping the inspection entirely, and you should know what you're buying either way.
- Not reading your due diligence period or inspection contingency deadline closely. Miss it and you can lose your ability to walk away or renegotiate.
- Assuming the appraisal will match your offer price. It's an independent opinion, plan for the conversation in case it doesn't.

QUESTIONS BUYERS ACTUALLY ASK

Frequently asked questions

Do I need to be pre-approved before you'll show me homes?

Not to talk with me, but yes before we start touring. Pre-approval tells us what you can actually spend and lets you move fast when the right home comes up, and most listing agents expect it before scheduling a showing.

What's the difference between North Carolina's due diligence fee and earnest money?

The due diligence fee is paid directly to the seller and is non-refundable once accepted, it buys your window to inspect and walk away for any reason. Earnest money is held in escrow and applies to your purchase price at closing. South Carolina doesn't use the due diligence fee system, it runs closer to a standard inspection contingency.

Who conducts my closing?

In both North Carolina and South Carolina, a licensed attorney conducts the closing, not a title company alone. I stay in touch with your lender and the closing attorney the whole way so nothing catches you off guard.



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Licensed since 1999. Your Local to Coastal Realtor, serving both North and South Carolina, here to help you with where you want to move next.

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