

Home Buyer GUIDE

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

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hello...

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

Purchasing a home is one of the biggest and most meaningful decisions you'll ever make, and I'm honored you're considering trusting me to guide you through it.

My goal is simple: to help you find the right home, navigate the process with confidence, and get you to the closing table smoothly and successfully.

With strategic guidance, sharp market insight, and a deep commitment to protecting your best interests, I'm here to walk with you every step of the way.

Buying a home isn't just scrolling listings - it's understanding the market, recognizing opportunities, and making smart, informed decisions.

From analyzing homes and neighborhoods to crafting strong offers and negotiating on your behalf, every step is intentional and tailored to your goals.

You'll always know what's happening, what comes next, and how to make the best choices along the way.

Let's work together to make finding your next home a smart, exciting, and confident experience!

Tapley

FINDING THE HOUSE?

In reality, *anyone* can browse listings online.

Most buyers spot the homes they want to tour before I ever send it to them.

And the truth is, no matter how many homes I send you, you will continue to search Zillow, Redfin, Facebook, and every other site you can get your hands on to be sure you've seen EVERYTHING.

That's why finding the home is less than 20% of my job. The *real value* I bring is everything that happens behind the scenes - the expertise, negotiation, protection, and strategy that save you money, stress, and mistakes you don't even see coming.

UNDERSTANDING THE MARKET BEYOND THE PHOTOS
I read between the lines of every listing: pricing strategy, days on market, agent patterns, hidden red flags, neighborhood shifts, and resale strength. There are things you'll never see online, that I catch immediately.

KNOWING THE *TRUE* VALUE OF A HOME
I run detailed comps, understand micro-market nuances, and recognize when a home is overpriced, underpriced, or positioned to spark a bidding war. This protects you from overpaying - or missing a great opportunity.

STRUCTURING AN OFFER THAT WINS (WITHOUT GIVING AWAY THE FARM)
Winning an offer isn't about offering the most money. It's about:

- writing the right terms,
- knowing what sellers prioritize
- understanding which concessions matter (and which are smoke and mirrors)
- and negotiating the conditions that protect you.

This is where deals are won or lost - and where inexperienced buyers lose big.

SPOTTING RED FLAGS BEFORE THEY BECOME EXPENSIVE PROBLEMS
I know what to look for in a home that signals trouble: structural concerns, poor workmanship, risky updates, insurance red flags, or items that will likely become costly surprises - BEFORE you drop hundreds of dollars on an inspection.

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

NAVIGATING THE INSPECTION & REPAIR NEGOTIATIONS

Inspections are where many deals fall apart – or where smart buyers save thousands.

I help you:

- interpret the inspection report,
- prioritize what truly matters,
- bring in the right specialists,
- and negotiate repairs or credits that keep money in your pocket.

This part of the process alone pays for my representation many times over.

DEFENDING YOUR POSITION WHEN THE UNEXPECTED HAPPENS

Most buyers never see the behind-the-scenes chaos that can happen in a transaction, and that's intentional. My job is to anticipate problems long before they land in your lap and to keep the deal moving when things get complicated.

Here's what that looks like in real life:

- **Low appraisal?** I analyze the report, challenge inaccuracies, negotiate price reductions or credits, or restructure the deal so it still works in your favor.
- **Title or HOA issues?** I work directly with the title company to clear liens, confirm boundary lines, resolve ownership concerns & make sure there are no financial or legal surprises coming your way.
- **Survey concerns?** Property line disputes, easements, encroachments, fences in the wrong place—I know what to look for and how to protect you if something isn't right.
- **Lender delays?** I coordinate daily with your lender to keep the process moving, escalate when needed, and ensure your loan stays on track for closing.
- **Seller disagreements?** Whether it's repair disputes, missed deadlines, or unexpected demands, I step in to handle communication, hold the sellers accountable, and keep your contract legally protected.

These are the moments where experience matters, where negotiation skill matters, and where a strong agent can save a deal or, save you thousands.

MANAGING THE ENTIRE CONTRACT LIKE A HAWK

Deadlines, legal timelines, disclosures, contingency periods... Missing one can cost you thousands. I manage every detail so nothing gets overlooked or forgotten.

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' thats 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 closing attorney 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*

What you think you can afford is only one part of the equation. Your lender will walk through your full financial picture to determine your actual pre-approval amount - looking at your income, credit, and any current (and sometimes even future) debts.

It can feel a little intrusive at times, because they really do want to understand where every dollar comes from and where it goes. But remember: they're preparing to lend you hundreds of thousands of dollars. Their job is to make sure the numbers support that investment - and to set you up for success.

PIECES OF THE PUZZLE

YOUR CREDIT SCORE

Your credit score is essentially your financial report card. It's a three-digit number that reflects how reliably you've managed debt in the past - and lenders use it to help predict how reliably you'll manage a mortgage in the future.

Your score is built from several factors:

- Payment history
- Credit utilization
- Length of credit history
- Types of credit
- New credit inquiries

The higher your score, the lower the risk you appear to the lender which can mean better interest rates, more loan options, and potentially lower monthly payments. A lower score doesn't mean you can't buy a home, but it may impact the type of loan you qualify for or the rate you receive.

WHAT'S A 'GOOD' SCORE?

- Excellent (760-850): You'll typically qualify for the best interest rates and most loan options.
- Very Good (720-759): Strong score with access to competitive rates.
- Good (680-719): Solid range for most buyers; you'll still have good loan options.
- Fair (620-679): Still eligible for many loan programs, but rates may be higher.
- Poor (below 620): Financing may be limited, and interest rates are usually higher—but options do exist, especially with FHA loans.

PRE-APPROVAL *process*

MORE PIECES OF THE PUZZLE

HOW INCOME FACTORS IN

Your lender isn't just looking at how much you make - they're looking at how steady and reliable that income is. Their goal is to understand whether your earnings can comfortably support a monthly mortgage payment.

Lenders typically include:

- W-2 income (salary or hourly wages)
- Self-employment income (usually averaged over two years)
- Bonuses and commissions (with a documented history)
- Overtime (if it's consistent)
- Rental income
- Alimony or child support (only if you choose to disclose it)
- Investment or retirement income (if it's stable and documented)

HOW DEBT FACTORS IN

Lenders look at your existing monthly debt obligations to understand how much of your income is already spoken for. This includes things like car loans, student loans, credit cards, personal loans, and any other payments that show up on your credit report.

The goal is to make sure you're not stretching your finances too thin.

YOUR DEBT TO INCOME RATIO

Once your lender has verified your income and identified all of your monthly debts, they'll calculate your debt-to-income ratio (DTI). This ratio is shown as a percentage, and compares how much money you bring in each month to how much goes out toward debt payments like car loans, credit cards, student loans, or personal loans.

Your DTI helps the lender understand how much of your income is already committed and how comfortably you can take on a mortgage.

Each loan type has minimum and maximum debt to income ratios.



THE 'B' WORD - BUDGET, OF COURSE

Once you're pre-approved, your lender will give you a maximum purchase price based on your verified finances. But remember - just because you can qualify for that amount doesn't mean it will feel comfortable in real life.

Pre-approvals are based on your gross (before-tax) income, and they don't factor in things like childcare, travel, lifestyle spending, or other personal expenses. Always consider what you can realistically and comfortably afford each month.

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

Here's an example to show how that works:

HOUSE 1 *(lower taxes, lower HOA, higher insurance)*	
Principal & Interest @ 6.5%	$ 3,792.00
Property Taxes (Monthly)	$ 617.67
Insurance (Monthly)	$ 696.00
HOA Fee	$ 67.00
TOTAL PAYMENT	$ **5,172.67**

HOUSE 2 *(high taxes, HOA with amenities, lower insurance)*	
Principal & Interest @ 6.5%	$ 3,792.00
Property Taxes (Monthly)	$ 846.00
Insurance (Monthly)	$ 567.00
HOA Fee	$ 249.00
TOTAL PAYMENT	$**5,454.00**

As we tour homes together, I'll point out which properties have higher or lower variable expenses - like taxes, insurance, or HOA fees - so you can clearly understand the true cost of ownership for each home.

OUT OF POCKET EXPENSES DURING YOUR PURCHASE

Credit Report Fee *Some lenders charge small upfront application fees*	At Application
Earnest Money *A good-faith deposit that accompanies your offer, and is applied to your closing costs.*	Time Of Offer
Due Diligence Fee *A non-refundable fee paid directly to the seller as consideration for taking their home off the market while you complete inspections and financing.*	Upon canceling contract (during DD) - -
Home Inspections *General inspection plus any optional add-ons.*	<1 Week From Contract -
Specialty Inspections *Additional inspections you elect to perform.*	<1 Week From Contract -
Appraisal Fee *Ordered by your lender to confirm the home's value.*	1-2 Weeks From Contract -
Land Survey (if applicable) *Not always needed, but if so, it's paid before closing.*	1-2 Weeks From Contract -
Closing Costs *Fees associated with finalizing your loan and transferring the property into your name.*	At Closing - -
Down Payment *The portion of the purchase price you pay upfront.*	At Closing -



THE SEARCH

DEFINE YOUR CRITERIA

We'll clarify your must-haves, nice-to-haves, and dealbreakers so we're searching with intention.

SET UP YOUR SEARCH PORTAL

I'll create a customized search that sends you properties matching your criteria the moment they hit the market.

DEEP DIVE ONLINE

With today's photos, floorplans, and virtual tours, we can learn almost everything about a home online. We'll review it closely first so we only tour homes that are worth your time.

TOUR HOMES

We'll schedule showings for any homes you're interested in and walk through them together to determine it's a good fit.

EVALUATE EACH PROPERTY

We'll discuss the pros and cons, neighborhood factors, possible resale potential, and any red flags or opportunities.

REFINE YOUR SEARCH

As we tour, we'll adjust your criteria based on what you love (or don't love) to keep the search productive.

IDENTIFY YOUR TOP CHOICE

Once we find "the one," we'll move quickly and strategically to prepare your offer.



THE RULES



WE'LL ONLY VIEW HOMES WITHIN YOUR PRE-APPROVED PRICE RANGE

This ensures we stay focused on options that are financially realistic & avoid falling in love with homes outside your budget.

PRIMARY DECISION MAKERS TO ATTEND

To keep the process efficient, we'll schedule showings when the key decision makers can be present. Extended family can be helpful, but not during the first search. Well-behaved children are also welcome with supervision.

ARRIVE ON TIME

I will be on time, and I ask that you are as well. Sellers often vacate their homes just for your showing. Timeliness ensures we get the full appointment. Extended delays may require us to cancel showings altogether.

WE DON'T SEE HOMES 'JUST FOR FUN'

Every showing requires coordination with sellers, agents, pets, etc. We'll respect their time by touring homes you're considering.

EXPECT CAMERAS - EVERYWHERE

It's 2026: assume every home has audio and video recording. Save all opinions, concerns, and negotiation talk for when we're back outside or in the car.

TREAT EVERY HOME WITH RESPECT

We'll follow seller instructions - whether that's removing shoes, not touching personal items, avoiding certain rooms, or minding pets.

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 OFFER STRATEGY

We'll review comps & market conditions to decide on an informed, competitive strategy.

WRITE & SUBMIT THE OFFER

I'll draft the offer package and, once signed, submit it to the agent.

NEGOTIATE TERMS

The seller may counter. We'll discuss each change together and evaluate your options.

YOU MAKE THE FINAL DECISION

I'll guide you with data and strategy, but you decide the final offer terms and what you're comfortable moving forward with.

FINALIZE THE AGREEMENT

Once both parties agree on price and terms, we officially go under contract.

DELIVER EARNEST MONEY

You'll send in any required deposits within the agreed-upon timeline to secure the contract.

INSPECTIONS *and due diligence*

Almost everyone knows they should get a home inspection when buying a house.

What many people don't realize is that a general home inspection is exactly that - *general*. A home inspector evaluates the overall condition of the property, but they aren't specialists in every system. They can identify concerns or red flags, but when something requires deeper expertise - like the sewer line, foundation, roof, or chimney - you may need a specialty inspection to fully understand the issue and potential costs.

MOST COMMON INSPECTIONS

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

01

SCHEDULE THE INSPECTION

Once we're under contract, we'll choose a licensed inspector and schedule the inspection right away to stay within your inspection deadline. I cannot choose your Home Inspector for you, but I have several I can recommend.

02

ATTEND THE INSPECTION (IF YOU CAN)

Inspections typically take 2-3 hours. We want to give the Inspector space to conduct a thorough inspection, uninterrupted. You're encouraged to come for at least the last 30-60 minutes so the inspector can walk you through major findings in person.

03

RECEIVE THE INSPECTION REPORT

After the visit, you'll get a written report with photos, notes, and recommendations broken down by system (roof, electrical, plumbing, etc.).

04

REVIEW THE REPORT TOGETHER

We'll go through the report and separate items into: normal maintenance, "watch" items, and bigger concerns that may need repairs, credits, or specialty inspections. It's important to know:

- There is no 'perfect' home. Even new construction homes will have repairs listed.
- Not every repair will be addressed by the Seller. The inspection is designed to point out major repairs to be addressed by the Seller.

05

ORDER ANY SPECIALTY INSPECTIONS OR QUOTES

If the general inspector flags possible issues (like foundation, sewer, roof, or pests), we may bring in specialists or contractors for further evaluation and repair estimates.

06

DECIDE ON YOUR INSPECTION REQUESTS

Based on what we learn, we'll decide whether to:

- Request repairs,
- Ask for a credit or price reduction, or
- Accept the home as-is
- Or, in some cases, walk away if allowed by the contract

07

NEGOTIATE THE INSPECTION REPAIR REQUEST

I'll present your requests to the seller and negotiate on your behalf.

08

FINALIZE THE REPAIR RESOLUTION

Once both sides agree in writing, we move forward toward closing with a clear plan for any repairs or concessions.



APPRAISAL

Most lenders require an appraisal when you purchase a home. The goal is simple: to confirm the home's value supports the loan amount and that the lender is making a sound investment. If you're putting down a large down payment or have strong financials, your lender may grant an appraisal waiver - and you may choose to accept it or still order an appraisal for peace of mind.

WHAT AN APPRAISAL REALLY IS

An appraisal is meant to determine market value, but it's important to remember: **An appraisal is one person's professional opinion.** If multiple appraisers evaluated the same home, you'd likely get slightly different values, based on comparable sales, property condition, features, and market trends.

HOW THE PROCESS WORKS

1. Lender Orders the Appraisal (*A third-party appraiser is assigned to keep the process unbiased.)*
2. Appraiser Visits the Home (*They document condition, features, measurements, and updates.)*
3. Review of Comparable Sales (*The appraiser analyzes recent similar sales & makes adjustments.)*
4. Final Report Issued (*A written report is sent to your lender with the appraiser's opinion of value.)*
5. Lender Approves the Report (*If the value supports the loan, your financing moves forward.)*

IF THE APPRAISAL COMES IN LOW, YOU HAVE OPTIONS

- Renegotiate the purchase price to meet appraised value
- Ask the seller to split the difference
- Bring additional funds to closing
- Challenge the appraisal (if errors exist)
- Walk away if your contract allows

FINAL LOAN APPROVAL

Your initial pre-approval was the first step, an estimate of what you *should* qualify for based on the information *you* provided. Once you're under contract, you move into underwriting, which is the detailed, official review that leads to your final loan approval.

PRE-APPROVAL VS. UNDERWRITING

Pre-Approval:
A preliminary look at your income, credit, and debts to determine your buying power.

FINAL UNDERWRITING

A full, behind-the-scenes verification of everything - your income, assets, employment, credit, and the source of every dollar involved in the purchase.

Think of pre-approval as the "draft," and underwriting as the "final edit."

WHAT TO EXPECT

Underwriting is thorough - and yes, it can be *frustrating*. Even if you've already submitted documents, expect to be asked again or asked for updated versions. It's completely normal to hear:

- "Can you resend your most recent pay stub?"
- "We need a letter explaining this $1,000 deposit."
- "Please clarify this credit inquiry."
- "We need updated bank statements."

It may feel repetitive, intrusive, or unnecessary, but you're not being singled out. This is standard for every buyer, on every loan, due to lending regulations.

This last round of financial analysis, combined with your successful appraisal will lead to the sweetest words in real estate:

CLEAR. TO. CLOSE.

THE FINAL *walk through*

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

About 72 hours before closing, we will have already received verification of any agreed-upon repairs- usually in the form of receipts, paid invoices, and photo evidence from licensed contractors.

During the walk-through, we'll ensure the home is in the same (or better) condition as when you went under contract. We'll check that repairs were completed properly, systems and appliances are functioning, and no damage occurred during the seller's move-out process.

I'll bring a walk-through checklist so nothing gets overlooked, and if any repair was particularly significant or concerning, we can schedule your inspector to return for a re-check.

The goal is simple: walk into closing confident that the home is exactly what you're expecting.



CLOSING DAY



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

After weeks of searching, negotiating, and paperwork, closing itself is fairly simple, and surprisingly low-key.

Closings are typically held at the title company. You'll sign a series of documents finalizing your loan and transferring ownership. The closer will walk you through everything.

Once your documents are signed, the lender's funds are received, and the documents have recorded, the sale is official - and the keys are yours.

WHAT TO BRING

- Valid, **non-expired** government-issued ID
- Cashier's check or wire confirmation for your down payment/closing costs
- Personal checkbook for minor adjustments
- Any final documents your lender requested

As soon as the file "funds" (usually immediately or within a few hours), you'll get your keys and can start moving into your new home.

CLIENT *Testimonials*



BILL JOYCE

★★★★★

"Starting over with home ownership at age 64 can be extremely frightening. In addition to the obvious concerns about aging, making a huge financial commitment at this stage of life adds a whole new meaning to the word stressful. If you can relate or if you are a young first time home buyer, or anywhere in between, please take my advice. Tapley Baxter is the realtor for you.."



JULIE EBERLIN

★★★★★

"We were so excited to work with Tapley. Knowledgeable, easy to work with and able to work toward closing the deal with multiple offers being considered. We will not hesitate to use Tapley as our realtor in the future!"



MARLA ALDRIDGE

★★★★★

"Tapley helped us purchase our very first home. She really knows the area well and is very resourceful. She knows how to get things done and keep you up-to-date in the process. Tapley was always easy to get in touch with and very easy to work with. You won't go wrong by choosing Tapley to help you find your next home!"



LEIGH MINCKS

★★★★★

Choosing to relocate to a new geographical area we knew the utmost importance in seeking out THE best realtor to help guide this move....Tapley worked with us regularly long distance while we searched for a residential location, architectural needs and community to suit our needs as new residents of SC. Tapley is incredibly knowledgeable of the low-country/ Charleston areas which provided us with the adept information to make the best decisions as prepared new home buyers in fabulous SC!



PATRICK BARTOS

★★★★★

"Tapley helped my wife and I purchase our first home in October '23. From the start, it was clear Tapley knows the local area and market. She can tell you the true character of each neighborhood, anywhere in the Lowcountry. She helps find hidden gems within your price range based on this knowledge, and it really works!"