SOLD BY ALINA LLC

NORTH CAROLINA

HOME BUYER SUCCESS GUIDE

Your simple, step-by-step path from getting ready to closing day.



01 **Get prepared**

02 **Understand financing**

03 **Make a confident offer**

04 **Close on your home**

LET'S MAKE HOME HAPPEN.

Alina Bowden | NC Real Estate Broker

(910) 514-1880 • www.Alinabowden.com

Sanford • Cameron • Fayetteville & surrounding areas

YOUR GUIDE • 2/4

Plan ahead & understand financing

01 Know your budget

Think beyond the listing price: mortgage payment, property taxes, homeowners insurance, utilities, maintenance and possible HOA fees.

02 Talk with a lender

A lender can review income, credit, debts and savings, and explain preapproval. Preapproval is not final loan approval.

03 Explore your options

Some qualified buyers may have access to low-down-payment mortgages or assistance programs. Eligibility, availability and lender requirements vary.

04 Prepare for upfront expenses

Budget for the down payment, inspections, appraisal, closing costs, prepaid items and possible due diligence and earnest money deposits.

MY FIRST STEP

Choose your preferred area, comfortable monthly budget and ideal move-in timeline. Then ask me for a personalized home search.

YOUR GUIDE • 3/4

Find your home & go under contract

05 Tour homes thoughtfully

Compare location, condition, commute, monthly cost and your must-haves. Ask questions about disclosures, repairs and restrictions.

06 Write a competitive offer

We will discuss price, contingencies, deadlines and other terms. You decide what offer fits your needs and comfort level.

07 Understand North Carolina contracts

Due diligence and earnest money are different. A due diligence fee may be nonrefundable, subject to contract terms and applicable law. Deadlines matter.

08 Complete your investigations

Schedule inspections promptly; review repair concerns, HOA documents if applicable, title issues and the lender’s appraisal and underwriting requirements.

DON’T MISS THE DEADLINES

Track your due diligence deadline, financing milestones and closing date. Your contract and attorney govern the details.

YOUR GUIDE • 4/4

Get ready for closing

09 Finalize financing and insurance

Respond promptly to lender requests, review your Loan Estimate and Closing Disclosure, and arrange homeowners insurance.

10 Review the final details

Confirm funds needed to close, perform a final walk-through if arranged, and coordinate with your North Carolina closing attorney.

11 Close and get your keys

Sign documents, complete required funding and recording steps, and confirm when possession is authorized.

YOUR BUYER CHECKLIST

- Budget reviewed & lender contacted
- Search priorities set
- Offer and deadlines understood
- Inspections and financing reviewed
- Closing funds and insurance ready

READY WHEN YOU ARE

Call or text me at 910-514-1880. I'm here to explain each step and help you move forward confidently.

General information only; not legal or financial advice. Programs, prices and terms may change.