

First Time Home Buying Guide

 First-Time Home Buyer Guide (North Carolina)

Welcome

Buying your first home is exciting, but it can also feel overwhelming. My goal is to make the process clear, smooth, and empowering so you can move forward with confidence.

If you're buying in North Carolina, especially in the Triangle, here's exactly what you need to know.



Caption



Step 1: Get Pre-approved

Before you start house hunting, connect with a lender.

A pre-approval will:

Tell you how much you can afford

Strengthen your offer

Help you move quickly when you find the right home

💡 Tip: In today's market, most sellers won't consider offers without a pre-approval.

Step 2: Understand Your Costs

Buying a home involves more than just the purchase price.

Upfront Costs:

Earnest Money Deposit (EMD)

Due Diligence Fee (NC-specific)

Home Inspection

Appraisal

Closing Costs (typically 2–3%)

Monthly Costs:

Mortgage

Property Taxes

Homeowners Insurance

HOA (if applicable)

Step 3: Start Your Home Search 🔍

Now the fun begins!

We'll focus on:

Location (Durham, Raleigh, Cary, etc.)

Budget

Must-haves vs nice-to-haves

Resale value

💡 Pro Tip: The "perfect home" doesn't exist, but the right one does.

Step 4: Make an Offer 🤝

Once you find a home you love, we'll submit a competitive offer.

In North Carolina, offers typically include:

Purchase price

Due diligence fee

Earnest money deposit

Closing timeline

Contingencies

I'll guide you on strategy so you don't overpay but still win.

Step 5: Due Diligence Period 🔍

This is one of the most important steps in NC.

During this time, you'll:

Complete inspections

Review disclosures

Negotiate repairs

Finalize your loan

⚠️ The due diligence fee is non-refundable, so strategy matters here.

Step 6: Home Inspection 🛠️

A licensed inspector will evaluate:

Roof

HVAC

Plumbing

Electrical

Structure

You'll then decide:

Ask for repairs

Request seller credits/concessions

Move forward as-is

Step 7: Appraisal & Loan Approval 🏠

Your lender will order an appraisal to confirm the home's value.

At the same time:

Final loan approval is completed

Financial documents are reviewed

Step 8: Closing Day 🗝️

This is the best part!

At closing, you will:

Sign your final documents

Pay remaining closing costs

Receive your keys

🎉 You officially become a homeowner!

Working With Me ❤️

Buying your first home is a big milestone and you shouldn't have to navigate it alone.

I BRING:

Local market knowledge of the Triangle

Strategic negotiation skills

A calm, supportive approach

A network of trusted lenders, inspectors, and vendors

My goal is to make sure you feel informed, confident, and supported every step of the way.

Ready to Get Started?

Let's talk about your goals and create a plan that works for you.

- Schedule a Consultation
- Get Pre-Approved
- Start Your Home Search

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BEDROOMS

3.5

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4,321

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NOW
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YOUR
TURN!!!!

"It's Time to Turn
your idea of a home
into an address!"



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