

Bethany Kuhns

REALTOR® | ANNA POWELL REAL ESTATE AT EXP REALTY



— BUYER GUIDE

Buying a home in the Triangle

Start to keys in plain English: pre-approval, touring, your offer, due diligence and closing day.

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Hey, I'm Bethany.

Buying a home is a big deal, and it can feel like a lot. This guide walks you through every step in order, so you always know what's next and what to ask.

Read it start to finish or jump to the part you're in right now. When you have questions, and you will, text me. That's what I'm here for.

— STEP 1

Get pre-approved

Before we get deep into showings, we need a clear financial lane. Your lender confirms what you can buy. I help you think through what actually feels comfortable.

Connect with a lender

A lender reviews your income, credit, debts and savings, then tells you what you're pre-approved for. A pre-approval helps us search accurately and write stronger offers when the right home shows up.

Pick a comfortable payment

Your max approval and your ideal monthly payment may not be the same number, and that matters. Ask your lender to walk you through the full monthly payment, including taxes, insurance and any HOA dues.

Plan your cash to close

Ask your lender for an estimate early so there are no surprises later. Most buyers plan for these:

- Down payment
- Closing costs
- Due diligence fee
- Earnest money deposit
- Home inspection and any specialty inspections
- Appraisal and lender-related costs

Protect your approval

Your loan isn't final until closing. Check with your lender first before you:

- Open a new credit card or loan
- Finance furniture, appliances or a car
- Move large amounts of money between accounts
- Change jobs

Shop around if you like. You're always free to compare lenders and choose the one that fits you best. I'm happy to share lenders my buyers have worked with.

— STEP 2

Your buyer agreement

Before we tour homes together, we'll sign a written buyer agreement. It spells out what I'll do for you and how I'm paid, so we're on the same page from day one.

Why now?

As part of the National Association of REALTORS® settlement, starting August 17, 2024, REALTORS® working with buyers need a written agreement before touring a home with you, in person or virtually.

Visiting an open house on your own, or just asking an agent about their services, doesn't require one.

What it's called in NC

In North Carolina, this is a buyer agency agreement. NC Real Estate Commission rules say it has to be in writing, last for a definite period of time, include the broker's license number and end on its own when that period is over.

How I'm paid

The agreement states my compensation clearly. It can't be open-ended, and it's negotiable. Commissions aren't set by law.

You can still ask the seller to help with your agent's compensation or to offer concessions, like help with closing costs. That gets negotiated as part of your offer.

Working With Real Estate Agents

You'll also get the NC Real Estate Commission's Working With Real Estate Agents brochure. It explains the ways an agent can work with you and who they represent.

WHAT IT MEANS FOR YOU

Before we tour anything, I'll walk you through the agreement: what I'll do for you, how I'm paid and how long it lasts. Ask me anything. Nothing gets signed until it makes sense to you.

— STEP 3

What to look for

Photos are great at making a home look perfect. When we tour, we look past the staging and focus on what you'll actually live with.

Start with your list

Sort your must-haves from your nice-to-haves before you start touring. It keeps the exciting homes honest.

Grab the Needs vs Wants worksheet at bethanykuhns.com/guides.

Location first

You can change a kitchen, but not the lot. Think about your commute, the streets around the home, nearby noise and how the area feels at different times of day.

On every tour, check

OUTSIDE

- Roof, gutters and siding
- Drainage and slope of the yard
- Driveway, walkways and parking
- Fences, decks and big trees

INSIDE

- Layout and natural light
- Storage and closet space
- Signs of water, like stains or musty smells
- Age of the HVAC and water heater

ASK ABOUT

- HOA dues and rules
- Utilities, including well or septic
- School assignments (confirm with the district)
- Anything the seller disclosed

Take notes while it's fresh. After a few tours, homes start to blur together. The Home Tour notes sheet at bethanykuhns.com/guides makes comparing easy.

Want me to look at a home you found? Send it over anytime. I'll help you decide whether to tour quickly, watch it or skip it.

— STEP 4

Making your offer

When the right home shows up, we review recent sales, competition, terms and your comfort level before we write. In NC, most offers use the standard Offer to Purchase and Contract (Form 2-T) from NC REALTORS® and the NC Bar Association.

Price and terms	Your offer covers the price, the due diligence fee, the earnest money deposit, the end of your due diligence period, the settlement date, any help with closing costs and what stays with the house.
Due diligence fee	In NC, the buyer pays this directly to the seller. It's credited to you at closing only if you move forward with the purchase. It's generally nonrefundable, except in limited cases the contract spells out, like a seller breach.
Earnest money	A good-faith deposit held in escrow by the escrow agent named in your contract. It's credited toward your purchase at closing, and the contract spells out when you could get it back.
Due diligence period	Your protected time to investigate the home and decide whether to move forward. Its length is negotiable, and there's no standard. During it, you can end the contract for any reason or no reason with written notice. After it ends, your ability to terminate and keep your earnest money becomes much more limited, so this date matters.
Seller disclosures	NC sellers generally give buyers a Residential Property and Owners' Association Disclosure Statement and a Mineral and Oil and Gas Rights Disclosure by the time you make an offer. A "no representation" answer isn't a promise that nothing is wrong, so we still inspect.

No two offers look the same. A bigger due diligence fee, a shorter period or a flexible closing date can all make an offer stronger. We'll pick what fits your plan and your comfort level.

— STEP 5

Inspections and repairs

Once you're under contract, the clock on due diligence starts. We schedule inspections quickly so you have time to understand the home and decide what to ask for.

Your inspections

You pick and pay for inspections during your due diligence period. A licensed home inspector checks the major systems, like the roof, HVAC, plumbing, electrical and structure. Try to be there for the summary at the end.

COMMON ADD-ONS

- Radon test
- Termite and wood-destroying insect inspection
- Septic inspection or well water test, if the home has them
- Roof, HVAC or sewer line check on older systems
- Survey

Your repair request

We review the report together and focus on safety, function, big costs and your comfort level. Then you choose:

- Ask the seller to make repairs
- Ask for a credit or a price change
- Move forward as-is
- End the contract before due diligence ends

Repair requests go in writing and should say exactly what gets fixed, how and by whom. The seller doesn't have to agree to any of them.

If repairs are agreed

The seller completes them in a good and workmanlike manner before settlement. You have the right to verify the work and to do a final walkthrough. A re-inspection is always a good idea.

Need more time?

If inspections or repair talks run long, we can ask the seller in writing to extend due diligence. The seller doesn't have to say yes, so we keep an eye on that date from day one.

— STEP 6

Appraisal and your loan

If you're financing, your lender orders an appraisal to confirm the home's value supports the loan. In NC, the appraisal is usually part of your due diligence, so timing matters.

How it works

A licensed appraiser visits the home and compares it to similar homes nearby. Buyers usually pay for the appraisal. Your lender shares the result when it's in.

If it comes in low

Don't panic. We talk through your options before your due diligence period ends. Depending on your contract, that can include asking the seller to lower the price, covering the difference with cash, meeting in the middle or deciding not to move forward.

Underwriting

Your lender finalizes your loan. They may ask for updated pay stubs, bank statements or letters explaining deposits. Send them back fast. It keeps your closing on track.

Clear to close

Your lender approves final financing and the closing attorney prepares documents for signing. You're almost there.

HOMEOWNERS INSURANCE

Your lender will need proof of homeowners insurance before closing. Start getting quotes during due diligence.

KEEP YOUR LOAN STEADY

No new credit, big purchases or job changes without talking to your lender first. This matters right up until closing.

— STEP 7

Closing costs and closing day

In North Carolina, a closing attorney handles your closing. You'll get your final numbers before you sign, and then the keys are yours.

Closing costs, in general

Every purchase is different, and your lender gives you the real numbers. Closing costs often include:

- Lender and loan fees
- Appraisal and credit report
- Closing attorney fees
- Title insurance
- Prepaid property taxes, insurance and interest
- Recording fees
- HOA fees, if the home has an HOA

You can ask the seller to help with closing costs as part of your offer.

Your closing attorney

In NC, most of the work of a real estate closing has to be done by a licensed NC attorney. That includes the title search, preparing legal documents and recording your deed.

As the buyer, you usually choose and pay the closing attorney. I can share names, and the choice is always yours.

Your lender sends a Closing Disclosure with your final loan terms and costs before closing. Read it and ask questions.

Closing week

FINAL WALKTHROUGH

Shortly before closing, we walk through to confirm the home is in the agreed condition and repairs are done.

WIRE SAFELY

Confirm wiring instructions by calling the closing attorney's office at a number you know is real. Never trust wiring changes sent by email.

CLOSING DAY

Bring your photo ID. You sign, the attorney records the deed, and you get your keys.

— THE BIG PICTURE

Your buying timeline

Every purchase moves a little differently. Your contract sets the real dates, and I'll keep them in front of you.

BEFORE YOU SHOP

Get ready

- Buyer consultation with me
- Get pre-approved and pick a comfortable payment
- Sign your buyer agreement

SEARCHING

Find the one

- Set your areas, price range and must-haves
- Tour homes and take notes
- Review recent sales when one feels right

OFFER

Write and negotiate

- Pick price, due diligence fee, earnest money and dates
- Review seller disclosures
- Negotiate until we have a signed contract

UNDER CONTRACT

Due diligence

- Pay the due diligence fee to the seller and deliver earnest money to escrow
- Inspections, appraisal, insurance quotes and loan application
- Repair request, then decide whether to move forward

AFTER DUE DILIGENCE

Get to closing

- Underwriting and clear to close
- Confirm repairs are done
- Set up utilities and plan the move

CLOSING WEEK

Final checks

- Review your Closing Disclosure
- Confirm wiring instructions by phone
- Final walkthrough

CLOSING DAY

Keys

- Sign with the closing attorney
- Deed is recorded
- Keys, boxes and pizza on the floor of the new place

— BRING THIS ALONG

Questions to ask

Good questions save you time, money and stress. Here's a starting list. Add your own in the margins.

Your lender

- ☐ Which loan types fit me?
- ☐ What will my full monthly payment be?
- ☐ How much cash will I need at closing?
- ☐ Are there down payment assistance programs I qualify for?
- ☐ What could slow down my approval?
- ☐ Can I get a Loan Estimate for a specific home?

About a home

- ☐ How old are the roof, HVAC and water heater?
- ☐ Is it on city water and sewer, or well and septic?
- ☐ Is there an HOA? What are the dues and rules?
- ☐ What did the seller disclose?
- ☐ What are the property taxes?
- ☐ What stays with the house?

Your inspector

- ☐ What's a safety issue and what's normal wear?
- ☐ Which items need a specialist?
- ☐ Should I add radon, termite, septic or sewer checks?
- ☐ Do you offer re-inspections of repairs?

Your closing attorney

- ☐ Who do you represent in this closing?
- ☐ What are your fees?
- ☐ How should I send my funds?
- ☐ What should I bring on closing day?

AND ASK ME

Anything at all. How the offer could look, what a term means, whether a home is worth a tour. No question is too small.

— YOUR NEXT STEP

Ready to start? Let's talk.

A guide is a great start. A short call turns it into a plan for your search, your budget and your timeline.

CALL OR TEXT 919-816-6591

EMAIL buywithbethany1@gmail.com

BOOK A CALL calendar.app.google/dHK4umsvnE3uJj4X6

WEBSITE bethanykuhns.com



Scan to visit my website

Hubs, town pages, tools and every printable checklist live at bethanykuhns.com.

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This guide is general information, not legal or tax advice. For legal questions, talk to a North Carolina real estate attorney. For tax questions, talk to a tax professional. The NC Real Estate Commission also publishes free consumer brochures at ncrec.gov.

FREE PRINTABLES

Needs vs Wants Worksheet, Home Tour Notes, Pre-Listing Prep Checklist, Moving Day Checklist and Closing Day Checklist. Print them all at bethanykuhns.com/guides.