

1

FINANCING



1A. WHAT IS THE DIFFERENCE BETWEEN PREQUAL AND PREAPPROVAL?

Prequalification:

- Estimated income and savings, often self-reported
- Estimated savings and assets, often self-reported
- Informal inquiry into credit rating, though some lenders may run a quick check
- Employment not typically verified
- Typically completed within a day, if not sooner
- Estimated loan eligibility amount provided at conclusion

Preapproval:

- Exact income, verified with documentation, such as pay stubs and W2s
- Exact savings and assets, verified with documentations such as bank records
- Formal inquiry into credit rating with credit reports from credit bureaus
- Employment verified
- Typically takes days and sometimes multiple weeks
- Exact loan eligibility amount provided at conclusion

1B. I AM WORRIED ABOUT MY CREDIT GETTING PULLED?

When you speak with lender, to get a preapproval your credit score will get pulled. Consumer credit (store cars, vehicles etc) s different than mortgage credit scores in which you are purchasing real property. It is important to have an accurate number pulled for them to give you the types of programs you qualify for. If you want to shop at multiple lenders you can do so within a 30-45 period and it only counts as one industry credit pull (it's called a "shopping event") so you are not unduly harmed by contacting multiple lenders.

1C. HOW LONG IS MY PREQUAL/PREAPPROVAL GOOD FOR?

Typically a prequal letter is good for 60-90 days. If you are shopping for a long period of time for a home you may have to go through the process of submitting all the documents again if you go beyond that period of time.

1D. CUSTOMIZE PREQUAL/PREAPPROVAL WITH OFFER PRICE

We do not want to submit a letter with the amount you qualify for that is significantly above the price you are offering on a property, especially if you are submitting an offer below list price. This is why it is important for us to be in close communication with your lender when we need to submit and offer. If your lender is not communicative and doesn't work weekends/evenings it can significantly delay our timing on submitting offers.

2

BUYER AGENCY



2A. DO I HAVE TO SIGN IN ORDER TO SEE A HOUSE?

Written buyer agreements became a nationwide requirement for many real estate professionals as a part of the National Association of REALTORS® proposed settlement of litigation related to broker commissions. The requirement went into effect on August 17, 2024. We can sign agency for a limited time for 2-3 homes and then extend once we have determined to continue working together.

2B. IS THE BUYER AGENCY NEGOTIABLE?

Yes! You should feel empowered to negotiate any aspect of the agreement with your real estate professional, such as the services you want to receive, the length of the agreement, and the compensation, if any. Compensation between you and your real estate professional is negotiable and not set by law. In the written agreement, the compensation must be clearly defined (e.g.. SO, X flat fee, X percent, X hourly rate)-and not open-ended or a range. Only sign an agreement that reflects what you have agreed to with your real estate professional.

2C. HOW DO I BENEFIT FROM SIGNING AGENCY?

These agreements clearly lay out what services you (as a homebuyer) expect your real estate professional to provide, and what your real estate professional will be paid. These agreements make things clear and reduce any potential confusion at the outset of your relationship with your real estate professional as a client versus a consumer. There are obligations agents have to their clients above and beyond what they have to consumer. In addition, your agent will prioritize helping you schedule a private showing as soon as possible with a lot more expediency than they would for a consumer they do not have a relationship with.

2D. DUTIES OF AN AGENT TO A CONSUMER VS A CLIENT?

Real estate professionals have the following duties to a consumer (someone they don't have a working relationship with: HARD: Honesty, Accounting, Reasonable Care and Disclosure. They have to be honest to all parties. The duty of accounting obligates real estate agents to timely account for all money or property belonging to his client that is entrusted to him. The duty of reasonable care requires the agent to act with the level of care, skill, and diligence that a reasonable and competent agent would use in similar circumstances. Lastly, they have a duty to provide disclosure of all general material fact about a property as long as it doesn't violate any fair housing practices. Once a consumer signs agency with a real estate professional, they become a client and the agent now has expanded duties: OLDCAR: Obedience, Loyalty, Disclosure, Confidence, Accounting and Reasonable Care. Obedience means we have a duty to act quickly and offers or questions in a timely manner at your direction, whether or not we agree with your decisions as long as what you are requesting doesn't cross legal or ethical boundaries. We have a loyalty to you above the consumer meaning that if you are a client and a consumer who isn't working with us yet approaches us about the same property, we have a higher duty to you than them. This further indicates that we have to act on your best interest, above our own. We have to hold your private and personal information that could impact a contract in confidence.

3

TIMING & SEARCH



3A. WHAT DOES THE SEARCH PROCESS LOOK LIKE?

Real estate has evolved beyond simply "finding a property". Active listings on the MLS are now fully syndicated so what homes are on the market is not a secret. Along with that, our litigious society has also evolved to a point where the duty and liability of agents to a client has become significantly more stringent. Our primary roles is guide buyers through the process and mitigate your risk along the way and get you the best house with the best terms at the best price we can in the given market conditions. All that being said, finding the home on the market will be something both you and your agent do simultaneously. We will set up a search for you that will send you an email as soon as a property, which meets your criteria, comes on the market - this email can also be setup to come daily or weekly. How active and competitive the market is, will determine how frequently you need to be notified. In addition to what the agents see daily in MLS. we will network to find off market properties. If you have chosen to work with us at the highest level, we can also create ads and send mailers to find off market opportunities directly to home owner.

3B. WHAT TO EXPECT WHEN AT A SHOWING?

When you are expanding to an area you aren't familiar with yet, it's best to do a drive by the property to ensure you are happy with the neighborhood an area prior to booking a private showing. No matter how nice a house is inside, if you don't like the area, it won't be a good fit. When we do book a private showing, please remember that we are walking through someone's personal home. They may or may not still be living there so they may have their personal photos and belongs there. We try to not touch and disturb any personal belongings and focus on the real property that will convey. While you may be looking at the form and function of the home, we will be focusing on discovering potential red flags such as leaks, water damage, covered up stains, potential cracks and structural issues and the age of major systems etc. We are not allowed to take photos of their personal home and belongings without their permission. Please also note, many sellers have cameras outside and inside their home so you need to be mindful of what you say while in the property.

3C. CAN I BRING MY KIDS TO A SHOWING?

Yes you can bring your kids to a showing but please set the right expectations for them to not run and touch the sellers belongings. Do not bring any pets along with you to showings.

3D. CAN WE GO TO AN OPEN HOUSE?

Yes you can always go to an open house with or without us. This can be a great way to see a property for a second time. Be careful what you do and don't say to the agent hosting. You do not want to come across as overly critical and difficult if you plan to submit an offer as they may perceive you as challenging to work with. You also do not want to come across as overly enthusiastic for obvious negotiating reasons.

3E. SHOWING RESTRICTIONS

Both your schedule and ours need to line up to request a showing. Please text or call us as soon as you see a property you would like to see so we can try our best to accommodate your schedule. Please note, that sometimes sellers will deny a showing or there will be times blocked they do not allow showings. In that case we will need to readjust our schedule expectations to try and access the property within a time that works for the seller.

4

COMPENSATION



4A. WHAT ARE ALTERNATIVE WAYS TO PAY BUYER AGENCY FEE?

While the rules from the NAR settlement have changed MLS from marketing any commission to the buyer agents, sellers are still allowed to offer that compensation to be competitive. Many sellers recognize that the list price using closed comps already takes all compensation into account so if they are using those comps to set their pricing, they most often still offer that. When there is a discrepancy in how much we charge for our compensation, and what the seller offers we have multiple strategies to help still get that taken care of. For example if the difference is a \$3500 difference, we can request that to be paid from the seller in tandem with an offer with your permission along. We can also account for that in the closing costs we request from the seller to be paid at closing. Prior to submitting an offer we will make every effort to discover the compensation being offered and share any potential discrepancy or costs to you so you can take that into account in your accounting.

5

PERSONAL SERVICE & SUPPORT



5A. YOUR WANTS AND NEEDS

Start thinking about what you do and don't want in your property. It's easiest to do this in 3 lists: a list of things you absolutely must have, a list of things you'd like to have, and a list of things you absolutely don't want. It's best to focus on the things that aren't easily changed (size, lot, neighborhood, location, bedrooms, bathrooms) and then discuss aesthetics like and things that can be added but would be nice to have already in place (fence, updated HVAC etc). This will include areas you're particularly interested in or know you don't want (through street, inclined driveway downstairs laundry etc)

5B. BACKED BY A NETWORK AND TEAM

You have hired us because we bring a lot of experience to the table. We pride ourselves on walking you through the process from beginning to end but any good agent is also going to have a busy schedule. Occasionally we will also be on vacation - it stinks I know but it's impossible for us to know what homes will hit the market months in advance when we plan a vacation. The good news is that we have aligned ourselves with a collaborative company who jump in to help when they can. If we can't show you a home, we will find someone who can and ensure you are well protected even if we can't physically be in the home with you.

6

CRAFTING OFFERS



6A. WHAT IS OUR OFFER STRATEGY?

It is important to know that each time you submit an offer, the strategy might be adjusted based on the market conditions surrounding that house. For example, is it overpriced, priced right or under priced? Are there multiple offers? Is it in good condition? Are the sellers already moved out? How long has it been on the market? There is no one-size-fits all and it's important to evaluate the situation and your strategy based on these unique conditions.

6B. WHAT THINGS DO WE NEED TO DECIDE FOR THE OFFER?

When you decide you like a house and would like to put an offer in, we will pull up comparable properties in the area to determine what a reasonable price is for the home and help you write an offer on your favorite home using the standard Offer to Purchase and Contract (OTPC). This will include all the terms of the offer, including sale price, Due Diligence Fee, Earnest Money Deposit, , how long the Due Diligence Period will be, Closing Date, Personal Property (think Fridge, washer and dryer) in the home you'd like the seller to leave, who your attorney will be, whether you want a home warranty, whether the seller can stay in the property after closing, if you're asking for some specific known repairs prior to closing that are part of the contract from the beginning we can fill out an Additional Provisions Addendum. We submit a cover letter email with every offer to make sure we have summarized and highlighted the main terms in a professional manner. We always make the effort to reach out to the listing agent ahead of making an offer to try and glean any important dates or details and help your offer stand out. It may sound like an obvious thing to do but we get offers on a listing countless times when the buyer agent had never reached out personally to introduce themselves or set a professional tone.

6C. WHEN WILL WE HEAR BACK?

There is no standard turn around time from hearing back on an offer. A good listing agent will present the offer as soon as they see it unless their client has asked them to hold them until a specific time. They do not have to respond in a specific time frame and if your offer wasn't compelling enough, you may not hear anything at all. Sometimes no answer is an answer. If you are submitting an offer and have a timeframe you specify on an Additional Provisions Addendum then your offer will expire if they haven't responded by that time. If they get another offer they do not have an obligation to tell you that. but if they tell one party that there are multiple offers, they have an obligation to tell all parties the same information. A listing agent is not allowed to lie about other offers if they are none (per our code of ethics).

6D. WHAT IF I CHANGE MY MIND?

If you change your mind, you can retract your offer at any time. All that is required for that is an email or text from the us to the listing agent and then your offer will be revoked.

7

GOING UNDER CONTRACT



7A. WHEN ARE WE OFFICIALLY UNDER CONTRACT?

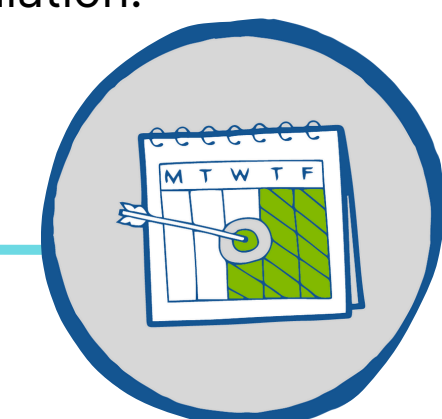
Even if the sellers, or the listing agent representing the seller, have agreed to our offer terms, we are not officially under contract until the sellers have signed and send us back the executed contract. If they get another offer before they send us back the contract, they have a right to entertain that offer. Basically, don't exhale until we get it back in writing. I will help you choose a closing attorney, all the necessary inspectors, setup the appointments, and guide you through the process from this point to be sure you, the lender and attorney have the information you all need to be moving the process along. I will also interface with the listing agent to get you any information that will assist you and save you money, such as the current Title Insurance Policy, seller's survey, any covenants, HOA Budget info, etc.

7B. WHY ISN'T THERE A SOLD SIGN?

There are no regulations that dictate that a sign must indicate the current status of a listing. Therefore it is really up to the listing agent and their process whether or not they put an under contract rider on the sign. The official status change in MLS from ACTIVE to UNDER CONTRACT/PENDING must occur within 48 hours of the execution of a contract. Some agents do not change the status until they have gotten the due diligence check in hand but that isn't not an official regulation.

8

DUE DILIGENCE & EARNEST MONEY



8A. WHEN DO I TURN OVER THE CHECKS?

The checks are not due until the acceptance of the contract by all parties. The first check will be a Due Diligence Fee, which is written to the seller and will be cashed almost immediately. The earnest money will be written to the escrow agent or attorney selected. This will be deposited but held at the attorney. There is an option to not turn over the earnest money until a later date on the Additional Earnest Money line on page 1 of the contract. The future date will need to be between acceptance and the end of the due diligence period. Neither due diligence or earnest money are required to have a contract but we rarely see contract accepted in our market with both of these.

8B. WHAT IS DUE DILIGENCE FEE FOR?

The Due Diligence fee is basically buying you an option, or the right of first refusal, on the property for a period of time that allows you to: get all of your inspections done (home, wood destroying insect, radon, septic and well, etc), find out how much homeowners insurance will be, research any restrictive covenants and HOA budget, make sure that the home will appraise for what you're offering to buy it for and that your lender will approve your purchase of the property. This period usually lasts for 2-3 weeks. Different markets and different price points see different amounts for due diligence. This can also be a negotiating tool. A high due diligence amount can make a low offer more attractive. During the Due Diligence Period you can walk away for any reason or no reason (in other words we don't have to tell the seller why you're terminating the contract). However, if you walk away during the due diligence period, for ANY reason, you lose the Due Diligence fee. If you get to the closing table and purchase the property then that fee gets credited back to you and becomes part of your down payment/closing costs. This can range from \$1000 to \$50,000, or even higher depending on the desirability, price point, length of time the home has been on the market, and the presence of competing offers on the property.

8C. WHAT DOES THE EARNEST MONEY FEE FOR?

The second check will be Earnest Money and there are two ways to do this. One is with the earnest money at the time of the offer and the other is with "Additional" earnest money. Typically Earnest Money is included with the offer. If you terminate the contract prior to the end of the Due Diligence Period you get this money back. If you walk away from the contract AFTER your DD period ends then the DD Fee and Earnest Money Deposit are the limit of your liability. The purpose of this money is to assure the seller that you are serious about purchasing the home and have some skin in the game. If you go to close then this money also becomes part of your down payment/closing costs. This amount varies and often depends on how much you have in cash flow, how much you put down for due diligence and how long the period is between the DD Date and the Closing Date.

9

INSPECTIONS



9A. WHAT IF IT DOESN'T PASS INSPECTION

There is not specific pass or fail for an inspection of a resale home. A resale home is not obligated to bring a home "up to code" as there are thousands of code changes in the time between when a home was built to when it will be sold. The inspections are meant to reveal as much information for you, the buyer, as possible so that you can decide whether or not you want to proceed with your purchase. In some cases if the inspection reveals issues, you can approach the seller to renegotiate.

9B. WILL THE SELLERS REPAIR THINGS WE FIND?

If the inspections reveal issues, especially if those issues are something you couldn't see, are structural or safety related, then a new stage of negotiation begins, called a Due Diligence Repair negotiation. You will either ask for repairs to be made prior to close on a DDRA, ask for a contribution towards closing costs which enables you to keep more of your money to make the repairs after closing, or ask for a reduction in the sales price. The specific language written on a DDRA is very important. We have been in a very strong seller's market for several years. With high DD Fees and multiple offers, sellers are less willing to make repairs or concessions for any minor issues and sometimes refuse to make any repairs – selling the home strictly As-Is. The NC Real Estate contract already says you're buying the house As-Is, but historically sellers have often made repairs or provided concessions towards them. The recent market in 2024 has shown sellers being more open to negotiations on repairs, lower DD Fees and accepting offers at or below list price. However, with every movement in interest rates lower more buyers are able to access the market for the limited inventory which could drive us towards another competitive market, and recently renovated properties or properties that are priced perfectly are still seeing multiple offers.

9C. WHEN WILL THE REPAIRS GET DONE?

All inspections and all agreements based on those inspections need to be done prior to the end of the due diligence date. Basically we need to have everything agreed upon by that time but the repairs can be done prior to closing. If there is not time to get it done prior to closing, there are options to delay closing or hold money in escrow. You have a right to reinspect the property at your own cost or you can do a visual inspection and verification of receipts at the final walk through.

9D. CAN YOU BREAK DOWN THE INSPECTIONS?

General home inspection - this will cover the basics of your home and often gives you an idea if further investigation is needed. The scope of an inspection is largely visual and cannot damage a property you do not yet own. It will catch things like: lights that flicker or don't work, general electrical issues, general plumbing issues that are visible and/or evident from the outside, general siding and exterior issues. There will be an overview of whether or not the HVAC system seems to be functioning right but only an HVAC tech is actually allowed to pressurize HVAC lines to determine if there are leaks etc. Depending on the size of the house this can be \$350-\$550

Radon - radon is a naturally occurring, colorless and odorless gas that is emitted from the ground. It does not post a short term, immediate health risk or explosion risk like propane or natural gas. It does pose a long term risk as exposure has been linked to lung cancer. It is roughly \$1200-\$1800 to mitigate should a level of 4.0 or higher be found. For more information head to <https://www.epa.gov/radon> This inspection typically runs about \$125

Termite (WDI) - This is a specific inspection of the foundation to determine if there are termites and/or evidence of termite damage. Often a general inspection will reveal evidence, however in order to have it verified and action taken and/or in some loan types, you have to have a specific WDI termite inspection. This inspection typically runs \$95-\$105

HVAC - Some buyers choose to have an in-depth HVAC inspection which fully charges the HVAC lines and test the operation of the system. Please note: These are often service companies and therefore they can be invested in gaining your business. These typically run around \$200-\$250

Roof - The general inspector may not be able to walk the roof and only view it from the ground. Buyers can call a roofing company to have the roof fully walked and evaluated. Please note: These are often service companies that sell and install roofs and therefore they can be invested in gaining your business.

Septic - If your home has a septic system you'll likely want to have that investigated. Sometimes the system needs to be pumped to properly evaluate if it's full and at capacity. However, if the system has not been used in a long time and/or is completely empty, it will be tough to evaluate if it's working properly. Septic inspections cost \$300-\$350 but please note these can often take 10 days or more to schedule depending on the area

Well - If your home is on a well, you'll likely want to have the water tested to make sure the well does not have contaminants and/or if it needs to be shocked. An actual well inspection only looks at the mechanical parts of the pump house and not testing the water.

Asbestos - the US began to regulate asbestos in homes in the 1970's however the materials existed in warehouses for years after. Please refer to this website for more information <https://www.epa.gov/asbestos>. We rarely find homes built after 1980 have asbestos however we cannot verify what materials were chosen by the builder. The only way to know for certain is to have it tested.

Lead - Many homes built before 1978 had lead based paint. Read more information about lead here <https://www.epa.gov/lead/real-estate-disclosures-about-potential-lead-hazards>

Irrigation - Testing the irrigation system is outside the scope of a normal home inspection. If you'd like to have this tested to see how it is functioning, it is likely best for us to use one of our bigger home inspection companies who can send someone out to look at that.

Pool - Testing the functioning items of the pool pump, filter and system is outside the scope of a normal home inspection. You'll want to schedule this with a pool company. Please note this can take several weeks to schedule so if this is something you want, we will need to schedule it right away.

Generator - A generator is similar to a lawn mower or car in that it will need to be inspected and serviced every few years to make sure it is in good working order for when you need it. Having a generator inspection can help you make sure that when you take ownership of it, it is in working condition.

10

APPRAISAL AND SURVEY



10A. WHAT HAPPENS IF IT DOESN'T APPRAISE?

An appraisal is an independent evaluation of the property, ordered by the mortgage company, to protect their investment in your property. When you go under contract you will pay for an appraisal and the lender will send the order to a management company. It's important to note that you, your agent, nor your lender can select who the appraiser is in order to ensure that it appraises. This is by design. The goal of the appraiser isn't to find the true value of the property. The goal is to make sure the home is worth at least the contract price. If the home doesn't appraise and there is a shortage, there are five potential outcomes and we renegotiate. The appraisal isn't shared with the sellers unless you authorize it to be shared in the case of an issue. The first option is the seller comes down to the appraisal price. The second option is the buyer pay the difference at closing between the contract price and the appraisal price as part of their closing costs. The third option is the buyer and seller "meet in the middle" on the difference. The fourth option is the buyer seeks to get a loan with another lender. The fifth option is the buyer backs out and forfeits their due diligence money.

10B. WHY SHOULD I GET A SURVEY?

A survey is an evaluation of the meet and bounds of the property you are purchasing to evaluate any encroachments, map any easements and evaluate impervious numbers. If the property has a fence, you should get a survey to determine if there are any issues along the fenceline. This is potential cloud on the title and the seller would contractually need to remedy the situation prior to closing. This can be done with an encroachment agreement or moving a fence. We have seen some doozie situations over survey lines so we always encourage a buyer to get a survey. If you are purchasing a rural or large piece of property, the survey costs will go up.

11

EARNEST MONEY PERIOD



11A. WE GOT PAST DUE DILIGENCE. NOW WHAT?

After you've passed the due diligence period you can go ahead and call the utility companies to have services switched to your name on the day of closing. Core Realty Advisors will provide a listing of service providers in the area, if the seller didn't provide a list of who they use. And that's basically it until the day of closing, though the lender will be reaching out throughout this time to get final confirmation of documents related to your loan. At least 3 days before closing you'll get a CD or Closing Disclosure/Settlement Statement from the lender which you'll need to acknowledge that you've received. This isn't your final financial statement – this is a preliminary figure that the lender used to indicate the amounts the loan is costing you. The final #'s will likely change (almost always down), but you'll need to sign stating that the fees and types have been disclosed to you by the lender.

11B. HOW DO I KNOW HOW MUCH I OWE?

Typically the day before closing you will receive a final closing statement from the attorney. This should be very very similar to what the lender has told you all along if you got a loan. It will show all the costs you've incurred or are incurring that will be part of closing the property including title search, attorney, recording fees, downpayment, lender fees etc. You'll need to bring your total amount to the attorney, typically in the form of a wire. Most attorneys won't take personal checks. If you are getting a loan, the lender will also be wiring a large sum of money to the attorney.

11C. WHAT DAY SHOULD UTILITIES BE SET UP FOR?

You'll want to arrange all utilities to be turned on in your name the day of closing. AS long as everything goes according to plan, the sellers will also keep their utilities on through that time and we will have no interruption of services. This will save you the trip charges of having someone come out to actually turn on your gas, electric and water. Don't forget about internet and doing a change of address for credit cards, your employer, magazines, newspaper and your subscriptions services like Amazon, monthly companies such as Chewy, Stitch Fix etc

12

CLOSING DAY



12A. WHAT IS A WALK THROUGH?

On the day of closing, we will do a “final walk-through” of the property to be sure that it’s in substantially the same or better condition than it was when you signed the contract, any negotiated repairs have been completed, that there are no seller belongings remaining, but anything you negotiated for (refrigerator, washer/dryer, etc) is there, and that the home is broom swept, unless you asked that it be professionally cleaned. We have had some CRAZY stories from the walk through so it is really important you go see a property to make sure there isn’t a tree on a fence, there isn’t a hold in the ceiling from a mover and that the HVAC hasn’t suddenly stopped working before you sign on the dotted line. It’s actually a solid line but you know what we mean.

12B. WHO COMES TO CLOSING?

Anyone on the loan or the deed is expected to come to closing with their drivers license or identification. If you have a non-borrowing spouse (someone not on the loan but that you are married to), please check with the lender and attorney about whether or not they will need to be there. You can typically sign at the attorneys office or with an approved closing notary. Closing takes 45-1hr if you are getting a loan. If you are buying in cash it can be done in less than 20 minutes! If you have a spouse or buyer that cannot attend closing in person, you can request a POA so another person can sign on their behalf. If you are purchasing but neither of you can be in town, you can do a mail away closing (with advance notice to your lender and attorney). This delays the actual settlement and occupation of the house and you’ll need to make sure the seller knows this so they have a reasonable expectation of when the property closes and they receive their proceeds.

12C. WHEN DO I GET THE KEYS?

After a home records, you are legally allowed to have the keys to your new home. This is typically 1.5-3 hours after we signed all the papers and the lender did all the final approvals. Over time, older homes end up with 2 or 3 different keys and various relatives and friends of the prior owners may have copies and it’s much more convenient to just have one key on your keychain. Once you take possession of the home, and after the repairs are all done, it’s a good idea to call a locksmith and have them come out and re-key all the locks to a new key. If you received a home warranty as part of this process it may include a re-key provision, so be sure to check that and take advantage of that option.

12D. WHEN CAN THE MOVERS BE THERE?

Unless you have possession before closing, the movers cannot show up and move any of your personal belongings into the house until after you have the keys and the home is recorded. If your closing was at noon, that is likely 3 or 4pm. On occasion we can arrange for cleaners to be able to access the home before closing and your movers get there. This is not standard but we can try to request stuff like that to help make the process a bit smoother and stressfree.

12E. WHAT IF SOMETHING IS WRONG WITH THE HOUSE AFTER?

Well, sit back...we could write a book. There is a real estate phenomenon whereby a house gets to know it’s new occupants and there are always things to be discovered. It doesn’t mean the inspector was bad. It simply means they have a limited scope of what they can test and discover in a limited period of time without doing any damage to the home in the process. North Carolina law also gives them a list of what they are to reasonably discover and all inspectors cover that...some go above and beyond that but there is always going to be a limit. If you were able to get a home warranty, there are some things that will be covered under it so be sure to call us before you call a repair person out. We also find that how one family uses a home might differ than another. That cabinet you put all your heaviest china in might never have been used and when your precious plates are loaded up, it suddenly falls off the wall. (yep, it happened). Or your two year old discovers a spindle on the catwalk of the second floor that can come loose when you push on it just so. These are things that perhaps the previous homeowner didn’t discover in their time if they didn’t have china or kids. There are cases where something was known and covered up prior to listing the property but hiring a litigation attorney and going to court to fight it can have some significant challenges. We have seen and heard a lot - although every day something new comes along - so if you discover something with your home and have questions, do not feel like you can’t call us simply because you have closed. You are our clients for life and we are here to be a continual resource to you!