

COASTAL NORTH CAROLINA

The Buyer’s Guide

A step-by-step guide to finding and buying the right home on the Crystal Coast.

Justice realty group

VANESSA JUSTICE

Owner & Broker-in-Charge

Because Experience Matters

Start with a conversation

Tell me what you’re looking for, what you’re comfortable spending, and when you’d like to move.



Define what matters

Share your must-haves and where you can be flexible. Think about commute, outdoor space, upkeep, and how you want the home to work day to day.

Review representation

Before we tour, we’ll review the buyer agreement together, including the services I provide, the length of the agreement, and how compensation is handled.

YOUR FIRST CONVERSATION

Bring your questions, target move date, and a short list of what you want your next home to do for you.

Set a comfortable budget

Start with a monthly payment you can comfortably carry and a clear picture of the cash you'll need.

01 Look beyond the mortgage

Budget for taxes, insurance, utilities, maintenance, and any HOA dues. For coastal homes, request property-specific insurance quotes early.

02 Talk with a lender

Ask what documents you'll need for preapproval and compare loan options and estimated cash to close. If paying cash, prepare proof of funds.

03 Plan for upfront costs

Set aside funds for inspections and any fees or deposits in your offer, along with the down payment, closing costs, and moving expenses.

BEFORE YOU SHOP

Ask your lender how changes to credit, employment, or large purchases could affect your loan before making any major financial moves.

Tour with a clear purpose

A good tour tells you how the home lives and what you'd want to investigate before making an offer.



Look past the finishes

Pay attention to layout, natural light, storage, noise, and visible signs of wear. Keep short notes after each showing while the details are fresh.

Ask about the property

If relevant, review flood maps, insurance quotes, HOA documents, and details about septic, docks, or water access. Consider how upkeep fits your budget.

WHEN A HOME STANDS OUT

We'll review recent comparable sales, the property disclosures, and any questions you want answered before deciding on an offer.

Write an offer that fits

A strong offer reflects what you can comfortably pay and gives you time to evaluate the property.

01 Choose your price

We'll look at recent sales, the home's condition, and current competition to decide what you're comfortable offering.

02 Review the terms

We'll discuss the due diligence period, any due diligence fee and earnest money deposit, financing, included items, requested credits, and closing date.

03 Plan for the response

The seller may accept, decline, or counter. Decide where you're willing to adjust and which terms you need to keep.

BEFORE YOU SIGN

We'll review when fees and deposits are due, what happens if you end the contract, and which dates affect your choices.

Get to know the property

Use the time under contract to look closely at the home, confirm costs, and resolve open questions before your deadlines.

Schedule inspections

Arrange a home inspection early. Depending on the property, consider additional checks for pests, septic, roof, moisture, or structural concerns.

Prioritize what matters

Review the findings and get estimates for significant repairs. We'll discuss whether to request repairs or a credit and how to respond within the contract timeline.

Follow the appraisal

If you're financing, stay in touch with your lender about the appraisal and remaining loan conditions. Discuss your options if the valuation comes in low.

Confirm title and insurance

Coordinate title questions with your closing attorney. Compare coverage and confirm the policy and effective date with your insurer and lender.

KEEP DATES IN VIEW

Track inspection appointments, lender requests, and contract deadlines together so there's time to act on what you learn.

Get ready for the keys

The last few days are about checking the home, reviewing your closing figures, and coordinating your move.

01 Review the closing figures

If financing, compare your Closing Disclosure with your earlier estimate. Confirm your cash to close and payment instructions with the closing team.

02 Do the final walk-through

Check the property’s condition, confirm agreed repairs and included items, and raise any questions before signing.

03 Coordinate the handoff

Bring the identification and documents your closing attorney requests. Confirm recording, possession, and key timing before scheduling movers or deliveries.

VERIFY PAYMENT INSTRUCTIONS

Before sending money, call the closing attorney using a trusted number you already have to verify wiring details.



YOUR NEXT MOVE

Let’s find your next home.

Whether you’re ready to tour or still exploring, we can talk through your budget, preferred locations, and what you want in your next home.

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