KORE
HOMES GROUP

A STARTING POINT, NOT THE WHOLE STORY

Your Home Buying Guide

Everything you need to know before you make an offer.

Kaitlyn Overbeek

Licensed REALTOR®

North & South Carolina

KORE Homes Group

616-581-2508

kaitlynoverbeek@gmail.com



THE PROCESS

The Buying Timeline

Every purchase looks a little different, but most buyers move through the same six stages. Here's the general shape of it.

Get Pre-Approved

Know Your Real Number

Before you tour a single home, talk to a lender. Pre-approval tells you what you can actually spend, and it's what sellers want to see before they take your offer seriously. Don't have a lender yet? I can pair you with a trusted, preferred lender I work with regularly.

Define the List

Must-Haves vs. Nice-to-Haves

Bedrooms, commute, school zone, yard space, whatever matters to your life. Sorting these early keeps your search focused instead of overwhelming.

Tour & Narrow

See It in Person

Photos never tell the whole story. This is where we tour together, and where I'll tell you honestly what I see, good and bad.

Make an Offer

Strategy Matters Here

Price, terms, timeline, and contingencies all shape how competitive your offer is. This is where local experience makes the biggest difference.

Under Contract

Inspection & Appraisal

Your due diligence window. We'll walk through what the inspection turns up and negotiate repairs or credits if needed.

Closing Day

Keys in Hand

Final walkthrough, signing, and the moment it actually becomes yours. Closing timelines in the Carolinas typically run 30 to 45 days from an accepted offer.

WHAT IT ACTUALLY COSTS

Budgeting Beyond the Price Tag

The purchase price is only part of the number. Here's what else to plan for, in general terms.

Earnest Money	Typically 1% of the purchase price, held toward your down payment and closing costs
Due Diligence Fee	North Carolina only, paid upfront to the seller, credited back to you at closing if the deal closes
Down Payment	Ranges widely by loan type, from 0% for eligible VA buyers to 20%+ for conventional
Home Inspection	Typically a few hundred dollars, and worth every penny
Appraisal	Usually required by your lender, generally a few hundred dollars
Closing Costs	Commonly 2% to 5% of the purchase price, covering lender, title, and county fees

Buying in North Carolina? Both states give you an inspection period, but NC pairs it with a due diligence fee that South Carolina doesn't use. It's paid upfront, directly to the seller. If your purchase closes, that money comes back to you as a credit. If you walk away for any reason, the seller keeps it. Understanding that trade-off before you write an offer matters, I'll walk you through exactly how it works.

These are general ranges, not quotes. Your actual numbers depend on your loan type, the home, and the county. I can help you build real numbers before you ever write an offer.

WHAT I SEE MOST OFTEN

4 Mistakes Buyers Make

01

Waiting Too Long to Get Pre-Approved

In a competitive market, the buyers who move fastest are the ones who were ready before they found the house.

02

Skipping the Inspection to Compete

It can feel tempting in a hot market, but an inspection protects you from problems that don't show up on a walkthrough.

03

Falling in Love With One House

It happens, but staying flexible on your shortlist keeps you from overpaying or feeling forced into a decision.

04

Forgetting to Budget for Closing Costs

Buyers plan for the down payment and stop there. Closing costs are real money, and they're due at the table.

> This guide is meant to orient you, not replace a real conversation. The next step that actually moves you forward is talking through your specific budget, timeline, and must-haves with someone who knows this market from the inside.



LET'S BUILD YOUR PLAN

This is the starting point. Your plan is next.

Every buyer's situation is different, and the details in this guide can only take you so far. If you're ready to talk through your specific budget, timeline, and goals, I'd love to help you build an actual plan instead of a guess.

Call or Text 616-581-2508

Email kaitlynoverbeek@gmail.com

Serving York County, SC & Gaston County, NC

ɾɐɹ