buyer's GUIDE

FOR A SUCCESSFUL DREAM HOME PURCHASE

ADRIENNE LAFAR | REALTOR| (704) 577-7108

meet ADRIENNE LAFAR

YOUR LOCAL REAL ESTATE PROFESSIONAL

REALTOR®

about

Adrienne LaFar, is your guide to buying and selling real estate in Lake Wylie, Belmont, and the Greater Charlotte Area. She believes every client deserves a clear plan, a smart strategy, and someone truly in their corner. That's what she brings to every transaction, without pressure, from start to finish.

You'll often hear Adrienne described as dedicated, detail-oriented, and deeply committed to her clients—and those qualities define exactly how she approaches real estate. As a licensed Realtor serving both South Carolina and North Carolina, Adrienne brings a lifetime of local knowledge and a genuine appreciation for the communities she proudly represents, especially throughout the greater Charlotte region.

Based in Lake Wylie, South Carolina, Adrienne has strong roots in the Carolinas. Her familiarity with the area, combined with her professional experience, allows her to offer clients not just real estate expertise—but meaningful insight into the lifestyle, neighborhoods, and opportunities that make this region so special.

Adrienne is an avid equestrian and enjoys training and working with her Portuguese Water Dogs. She is actively involved in USPRE, USPWDCA, Movers and Shakers – PWD Club of the Carolinas, and USSPWDC. She also participates in Good Shepherd Church and Community Bible Study.

contact

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REAL ESTATE IS NOT ONLY MY PROFESSION,
it's also my passion.

CORE VALUES

MY COMMITMENT TO YOU

01

INTEGRITY

Honest guidance, clear communication, and a commitment to always do what is right for my clients.

02

CLARITY

I help you identify your goals, priorities, and timeline so you can move forward with confidence.

03

SMART STRATEGY

Every client receives a personalized plan built around their unique situation and today's market.

04

ADVOCACY

I stand in your corner every step of the way, protecting your interests and making your goals my priority.

05

CONNECTION

Building relationships through trust, local knowledge, and genuine care for the communities I serve.

COMMITMENT
TO EXCELLENCE

As your trusted real estate advisor, I am committed to providing exceptional service through integrity, communication, and a client-first approach. My goal is to make every real estate journey clear, strategic, and stress-free from start to finish.

• Provide honest guidance with integrity and transparency

• Create a clear plan based on your goals, needs, and timeline

• Develop smart strategies tailored to your unique situation and the current market

• Communicate openly and consistently throughout every step of the process

• Advocate for your best interests and be your trusted partner during every decision

• Bring attention to detail, dedication, and professionalism to every transaction

• Provide knowledgeable insight into Lake Wylie, Belmont, and the Greater Charlotte Area

• Treat every client relationship with respect, care, and the same attention I would give my own family

• Reduce stress and uncertainty by guiding you with confidence from beginning to closing

• Build lasting relationships through trust, reliability, and exceptional service

5 EASY STEPS
TO PURCHASE YOUR NEW HOME

01 STEP 1: PREPARE

- Save up and get your finances in order
- Get a mortgage pre-approval
- Find a real estate agent to work with

02 STEP 2: FIND YOUR HOME

- Tell your agent what you're looking for
- Find homes that interest you and ask your agent to book showings
- Write an offer and negotiate price & terms

03 STEP 3: POST-OFFER TASKS

- Home inspection
- Appraisal
- Title search

04 STEP 4: CLOSING PREP

- Homeowner's insurance
- Change addresses and utilities
- Start packing

05 STEP 5: MOVING IN

- Pre-closing walkthrough
- Sign closing documents
- Welcome home!

STEP 1: PREPARE

SAVE UP AND GET YOUR FINANCES IN ORDER

As you probably already know, buying a home is not cheap. Not only will you have to save for a downpayment, but you will also have to calculate additional expenses, such as closing costs, earnest money deposit, and moving costs. I recommend you save for a healthy down payment (at least 5-20% of the sale price), plus a sum to cover the extra fees you will incur during the home buying process. Based on all this information, come up with a maximum sale price, you would feel comfortable purchasing.

FIND A REAL ESTATE AGENT TO WORK WITH

Buying a home will be one of (if not the most) the most significant purchases you will make in your life. Therefore, it is essential to have an experienced real estate agent representing your best interests during the home buying process (after all, the listing agent's allegiance is to the seller). The best part about having an agent back you up is that a buyer's agent's services are FREE!

As a buyer's agent, I offer unique and customized services to my buyer clients, including neighborhood expertise, handling challenging conversations and negotiations, guiding your through all the paperwork, and helping you enjoy the home buying process as much as I can!

GET A MORTGAGE PRE-APPROVAL

Before you start shopping around for homes, it is crucial to get a mortgage pre-approval if you are not making a cash offer. I recommend you choose a mortgage broker to find the best loan options for you. During a mortgage pre-approval, expect to fill out lots of paperwork, provide proof of income, bank statements, etc. Most importantly, lenders will be checking your credit report, so make sure you are informed of your score and try to improve it if the number is too low. If your credit score is good, maintain it that way by avoiding credit and making any large purchases until closing day.

NEED A MORTGAGE LOAN OFFICER?

Ask for a list of my partner lenders and who would be right for you!

02

STEP 1:
FIND YOUR HOME

TELL YOUR AGENT WHAT YOU'RE LOOKING FOR

Every buyer is completely different. Each person has their own style, needs, desires, and budget for purchasing a property. Therefore, let me know what you're looking for in a home to narrow down our searches and only show you properties suitable for you.

Before you tell me what you're looking for, make a list of things you require and things you desire to have in your new home. Then, discuss the list with your co-buyer(s) (if applicable) and make sure you all agree to have everyone on the same page and make the house-hunting process run much smoother.

FIND HOMES THAT INTEREST YOU AND ASK YOUR AGENT TO BOOK SHOWINGS

After narrowing down a list of what you're looking for, I will start looking at homes for you in my internal databases and external sources. I also invite you to look for listed properties that look appealing to you and send them to me for further screening. After selecting various properties, you will let me know a convenient date and time to view the homes in person. At that point, I will schedule showings, and we will repeat this process until you have picked a property you would like to call home!

WRITE AN OFFER AND NEGOTIATE PRICE & TERMS

Once you would like to make an offer on a property, it's essential to act fast!

First, I will sit down and look at the neighborhood's trends and comparable market values. Based on this information and the subject property's features and overall condition, I will determine the price you would like to offer.

Next, I will write an offer based on your directions on the offer price and contingencies. While you may offer what you wish, please keep in mind of the following components that make an offer more appealing to a seller: a strong offer price, a larger earnest money deposit, a shorter inspection period, no financing conditions, and a closing day that is convenient for the seller. To make your offer stand out from the others, I also recommend you write a personalized letter to the seller explaining why you love the home!

Once an offer is submitted, the seller can: accept the offer, decline the offer, or counter-offer.

03

STEP 3: POST-OFFER TASKS

HOME INSPECTION

If you decide to add a home inspection contingency in your offer, you will have a deadline to waive the condition and proceed with the transaction. The typical timeframe to waive this contingency is between 1-7 days of offer signing.

As a buyer, you will most likely have to incur the cost of the home inspection. As it depends on the company and its services, you should expect to pay anywhere from $300-600.

The home inspector is a professional who will do a thorough investigation of the property you want to purchase (this part typically takes around 3-5 hours). Once complete, the inspector will provide a full report of what they found and give you some tips on how to maintain the home should you proceed to purchase it. If any issue is found inside the property, you can accept them as-is, or you can try to negotiate with the seller to get the problems fixed or lower the price. It's important to note that we have to be careful not to be overly picky about smaller issues. Still, we will also take necessary precautions on potentially significant problems.

APPRAISAL

Lenders will typically request an appraisal to ensure that the value of the property is justified. Additionally, an appraisal typically helps homebuyers by bringing in a third party to make sure they don't overpay for a home.

Lenders typically hire an appraiser, but buyers incur their fees on closing day.

TITLE SEARCH

In simple terms, a title is a legal document that identifies the registered owner(s) of a property.

A title search is the process of researching public records to determine a property's legal ownership and find out if there are any claims (such as liens) on that property. A lawyer must complete a title search before closing day, and a clear title must be obtained to transfer ownership.

STEP 4:
CLOSING PREP

HOMEOWNER'S INSURANCE

One of the principal tasks includes getting homeowner's insurance, which protects you against events such as floods, fires, and storm damages. I recommend you start shopping early to compare rates and get the best deal possible.

CHANGE ADDRESSES AND UTILITIES

Another task you will have to complete before closing is changing all the addresses on your subscriptions, bills, banks, etc. Additionally, a few weeks before closing, you should call all utilities to have your name changed and schedule them to service your new home in time for when you take possession.

START PACKING

While organizing for the big move, you will have to start packing! If you have lots of items to move out, I recommend you start by sorting through all your belongings and donating or selling items that you no longer use. As for things you plan to keep, try dedicating a few minutes or hours every day leading up to move to pack. Additionally, hire a moving company and/or rent a storage unit if you require these services.

ONCE AN OFFER IS FIRMED UP, YOU WILL HAVE MANY TASKS TO COMPLETE BEFORE CLOSING DAY:

05 STEP 5: MOVING IN

PRE-CLOSING WALKTHROUGH

A few hours or a day before closing, I will go to your new home together and make sure that the property is in the same condition (minus minor wear and tear) as the inspection. If there are any significant issues, I can bring it up to the seller's representatives before closing on the property. This allows you to have peace of mind during the move.

SIGN CLOSING DOCUMENTS

At closing, you will be reviewing and signing many documents to finalize the transaction.

Make sure you bring:

- Valid government-issued ID
- Cashier's cheque to pay for closing costs
- Any outstanding documents requested from your lawyer or lender.
- A rested hand

Both the buyer and the seller will incur closing fees. For the buyer, these fees typically include:

- Underwriting fees
- Escrow fees
- Homeowner's insurance
- Title search/Title insurance fees
- Land transfer taxes
- Lawyer's fees
- Mortgage Application fees
- Appraisal fees
- Homeowner's Association (HOA) or condo fees, if applicable

CLOSING DAY REFERS TO THE DAY THAT FINALIZES YOUR PURCHASE! AFTER CLOSING, YOU WILL RECEIVE THE DEED + KEYS FROM YOUR LAWYER; YOU ARE OFFICIALLY A NEW HOMEOWNER!

WELCOME HOME!

Congratulations on the purchase of your new home! It was a lot of hard work, but now you can relax and throw a party to celebrate! Also, if you have any concerns after closing, I am always here to assist you.

COMMON BUYER MISTAKES

WHEN PURCHASING A PROPERTY, AVOID MAKING THESE MISTAKES!

SHOPPING AROUND BEFORE GETTING A MORTGAGE PRE-APPROVAL

To ensure that your financing doesn't fall through, make sure you receive a commitment from your lender. Shopping around without a mortgage pre-approval may result in heartbreak if you find out you cannot afford or put an offer on properties you love. To do a mortgage pre-approval, your lender will check your credit, verify your employment and downpayment, so start collecting all the paperwork necessary for your qualification. I know great local mortgage brokers and lenders, so if you need help, I'd love to put you in touch with people we trust.

USING UP ALL YOUR SAVINGS AND NOT ANTICIPATING COSTS

Closing costs are typically 1-2% of the purchase price, and while many fees are found in every transaction (e.g., taxes, lawyer fees, etc.), you may incur extra costs depending on the type of property you purchase and the area. Additionally, keep in mind that you may need to upgrade or fix certain areas of your new home, or you will need an unexpected repair not long after your purchase. Therefore, make sure you don't use up all your savings and budget to pay for closing costs, the down payment, moving expenses, and some extra money in case of urgent repairs.

BUYING A HOME WITH THE LISTING AGENT

Although the listing agent often knows more about the property you want to purchase, they are still working for the seller. This means that their job is to get the best purchase price and contingencies for the seller, not you. Therefore, purchase a house with a different agent who will work for YOU. Best part? In most cases, you don't pay anything for a buyer agent's services!

NOT COMPARING OR APPLYING WITH MULTIPLE LENDERS

Just like you will most likely call multiple moving companies to compare services and fees, do the same with lenders! Mortgage interest rates and other costs vary from lender to lender, but many don't bother to shop around. By comparing different lenders, you will most likely save hundreds of dollars, so shop until you find the best lender!

5 EXPENSES
HOMEBUYERS MAY ENCOUNTER

WHEN PURCHASING A PROPERTY, MAKE SURE YOU UNDERSTAND HOW MUCH CASH YOU NEED TO CLOSE!

CLOSING COSTS & FEES

As a buyer, you'll have to pay underwriter fees, appraisal fees, escrow fees, title fees, and recording fees just to your home's deed on file with the state and county. These fees are given to us by the sellers' chosen escrow company. Until you get into a transaction, I will do my best to estimate these costs for you.

PROPERTY TAXES & HOMEOWNERS' INSURANCE

You'll likely want to set up an escrow account (also known as an Impound Account) where your loan servicer can pay your insurance premiums and tax payments over the life of your loan. All lenders require buyers to pay up to a year of homeowners' insurance at the close of escrow. Additionally, to set up the impound account, you will have to have an additional 3 months for homeowners' insurance and 2-9 months worth of property taxes (depending on the month of the year).

PRIVATE MORTGAGE INSURANCE (PMI)

This monthly fee is for buyers who put less than 20% of a down payment on their home. The Private Mortgage Insurance (also referred to as PMI) reimburses the lender in case you default on your loan.

HOME INSPECTIONS

Most industry experts recommend buyers conduct their own home inspection with a licensed professional. The home inspection is at the upfront cost of the buyer at the time the inspection is conducted. Also, lender require an appraisal, in which buyers are responsible for the upfront expense of this as well. Not all recommended repairs noted in an inspection or appraisal are covered by the seller(s), therefore, I would recommend up to $1,000 for inspection costs.

PROPERTY TAX RATE

It is important to understand that different neighborhoods have different property tax rate percentages and flat fees (also known as Special Assessments and/or Mello Roos). When you find a home you are ready to make an offer on, I can speak with the lender and calculate your Property Tax Rate.

LET ME HELP YOU FIND YOUR NEXT HOME!

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