

FROM START TO CLOSED

# BUYERS' GUIDE

Frame Your Future



  
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## Hi, I'm Ashley

Buying a home in Charleston means more than just picking a house—it's about finding the lifestyle, community, and neighborhood that fits your goals.

Charleston isn't a one-size-fits-all market. With three counties and a variety of micro-markets, each area has its own character. Whether you're drawn to downtown's historic charm, the convenience of suburban living, the pull of the coast, or the quiet of a tucked-away neighborhood, there's a place here that matches your vision of home.

As a local Realtor, I provide clients with accurate, hyper-local insights—not broad national headlines. I'll guide you through price points, property types, market trends, and the "feel" of each neighborhood so you can make confident decisions.

Whether you're moving to Charleston from another city, relocating across town, or just exploring your options, take a deep breath...you've found your agent.



*let's connect*



*Ashley Cashon*



# set your standards high

## Buyer Agency

### The Buyer Agency Contract

The buyer agency contract outlines the duties and responsibilities to you, as well as explains the relationship between buyer and broker. Much like a listing contract when you sell your home, this document is meant to protect you, give clarification around the services you can expect, and offer transparency around buyer agent compensation.

### Responsibilities Owed to You

Once hired, your agent owes you duties of trust, loyalty, confidentiality, accounting, and disclosure. When representing you as a buyer, your agent should be looking out for your best interest and advising you every step of the way. Every decision that is made should be YOUR decision, and you should be working with someone who will ensure you have all of the information needed to make those decisions with confidence.

### My Promise

Buying a home isn't something you do every day—which is why choosing the right agent matters. I promise to communicate clearly, answer your questions (no matter how small), and keep you informed from start to finish. I'll advocate for your best interests, provide honest advice—not sales pitches—and help you make confident, well-informed decisions. My goal? You'll never feel uncertain about what's happening or what comes next. I'm here to make the process clear and manageable, every step of the way.







## The Experience

# Home Buying Roadmap

### Step One

#### Buyer Consultation

This is where we meet to discuss your options, get your questions answered, and put your list together of must-haves and deal-breakers for your home search.

### Step Two

#### Pre-Approval

A pre-approval is a letter from a mortgage company that states they've reviewed your preliminary documents and have approved you for a loan of up to X amount (if CASH buy, we will need a proof of funds letter instead)

### Step Three

#### The Home Search

Once you have your pre-approval letter or proof of funds, we can start the fun part- looking at homes! We've put together your criteria list: must-haves & deal breakers. Now I set you up with a search to see homes that match your criteria.

### Step Four

#### Showings

As soon as a home hits the market that matches your criteria, we'll schedule a time to meet at the home and walk through it. If a home pops up that you want to see, we should schedule a showing for as soon as possible.



## Step Five

### Make an Offer

Once you've found the one, we'll draft and submit your offer quickly. Most offers include a 24-hour response deadline. From there, negotiations begin—whether it's a simple acceptance or a few rounds of counteroffers until we reach an agreement.

## Step Six

### Under Contract: What's Next

Once your offer is accepted, we're officially under contract and your Due Diligence period begins. You'll need to submit your earnest money as soon as possible. At the same time, you'll formally apply for your loan and begin the lender's underwriting process, which may require submitting additional documents until full approval is secured.

## Step Seven

### Inspections, Insurance & Appraisal

While your loan is in process, we'll complete inspections, gather insurance quotes, and wait for the appraisal. You'll review inspection reports and decide if repair requests are needed. Your lender will order the appraisal (with upfront payment), or you'll handle it independently if paying cash.

## Step Eight

### Closing Day and Final Steps

As closing approaches, I'll remind you to schedule utilities and review your final closing costs. We'll do a final walk-through before signing the paperwork at the attorney's office. After signing, you'll receive your keys (unless another possession date was arranged). Congratulations—you're officially a Charleston resident!





# What to Know About Pre-Approval & Local Lenders

## Purchasing Your Home



### Pre-Approval or Proof of Funds

To submit an offer, you'll need either:

- Pre-Approval Letter (if financing): This shows the seller your lender has reviewed your financials and you're likely to be approved.
- Proof of Funds (if paying cash): This is bank verification confirming you have the funds to purchase the property.

### Choosing a Local Lender

Choosing a local lender is essential in Charleston's unique market. They understand how local factors like tax districts, flood zones, and insurance costs affect your loan and payments. With strong ties to local appraisers, they help ensure accurate home valuations, minimizing surprises at closing. Plus, they're available outside typical hours to support your schedule and coordinate smoothly with your Realtor—giving you a more responsive, informed buying experience.



# More About Local Lenders

## Home Financing in Charleston

### Reasons to Consider a Local Lender:

#### Personalized Guidance

Local lenders offer true one-on-one support. They take the time to understand your goals, explain your options clearly, and keep the process human—no call centers or endless hold times.

#### Strong Local Reputation

Because their business depends on relationships, local lenders are deeply connected with area agents (including the one representing the seller). That trust can strengthen your offer in a competitive market.

#### Responsive Communication

You get quick answers—even after hours. Fast communication can make all the difference with approvals, negotiations, and keeping your closing on track.

#### Local Expertise & Programs

They understand Charleston's market nuances: pricing trends, insurance, taxes, and neighborhood-specific costs. They're also more likely to know about local incentives for first-time buyers, first responders, or unique financial situations.

#### Clear Expectations & Support

Local lenders are transparent about rates, fees, and timelines. The ones I partner with are always willing to give second opinions and break down estimates so you can compare confidently—no surprises.





# More About Local Lenders

## Local Lender Recommendations

### Professionals I'm Proud to Recommend

I've worked with many great lenders in the Charleston market, but a few consistently rise above the rest.

These are the lenders who deliver a true white-glove experience; clear communication, proactive problem solving, and genuine care for my clients. When someone goes that far above and beyond, I take note. These are the professionals I trust to create a seamless, stress-free transaction for you every time.

Joesph Landingham  
Rutledge Mortgage – Carolina One Mortgage  
(843) 303-0543

Gabriella Tripp  
Atlantic Coast Mortgage  
(843) 730-4242

Taylor Francis  
Sweetgrass Capital Group  
(843) 513-0697





## Buyer Expenses Explained

# What to Expect Before & At Closing

### UPFRONT

#### EARNEST MONEY

typically around 1% of the purchase price. Will be turned in within 2 days of an accepted offer.

#### INSPECTIONS

a general inspection typically starts around \$500 (but depends on the size of the home. Add-ons will cost more: CL100, sewer line, termite, radon, well, septic, pool, etc). I would recommend budgeting for \$500-\$700.

#### APPRAISAL

usually around \$550. You will be charged for this before the appraisal, which needs to be ordered as soon as you decide to move forward with your purchase.

### AT CLOSING

#### DOWNPAYMENT

minimum down payment will be 3% of the purchase price, depending on the type of loan. You can put more down if you'd like.

#### LENDER & CLOSING ATTORNEY FEES

these are lumped in as part of your "closing costs," and they vary depending on the lender and attorney you close with. Your lender can provide you with an estimate of what your closing costs will be.

#### PREPAID INSURANCE

a few months of your homeowner's insurance premium will be collected at closing. Contact your insurance carrier for a quote once you receive an accepted offer.



# Open Houses & Showings

## Scheduling Showings

When you find a home (or homes) you'd like to see, contact me right away and I'll schedule the showing for us. Sellers are not present during showings, and only licensed Realtors can access the property during our scheduled time. We're typically given a 30-minute window for each showing, so it's important to arrive on time and view the home within that timeframe. When a property you're interested in hits the market, acting quickly to schedule a showing gives you the best chance of securing it.



## Attending Open Houses

If you're out exploring neighborhoods and come across an open house, feel free to stop in! Just be sure to let the hosting agent know you're already working with a Realtor (that's me!). I can also schedule private follow-up showings if a home you visit at an open house sparks your interest.



# Offers & Negotiations

## Making an Offer

When you're ready to move forward, we'll complete your purchase agreement and submit your offer. Most offers include a 24-hour deadline for the seller to respond.

## Seller Response & Negotiations

The seller can:

- Accept your offer as written.
- Counter with changes to price or terms.
- Reject the offer entirely.

If a counter is made, unchanged terms from your original offer stay in place. We can accept their counter or send one back. This can continue until both sides agree.

Important: Nothing is official until signed and delivered via email—offers or counters can be withdrawn any time before that.



# Common Contingencies During Due Diligence

Contingencies are conditions in your contract that must be met for the sale to move forward. These protect you as the buyer and allow time for due diligence.

## Loan Contingency

Unless you're paying cash, your purchase is contingent on your loan being approved.

## Inspection & CL-100

You'll have time to complete inspections, including a required CL-100 (termite/moisture) report. You can request repairs if needed.

## Appraisal Contingency

The home must appraise at or above the purchase price for your lender to approve financing.

## Home Sale Contingency

If needed, your contract can be contingent on selling your current home first.

## After Contingencies

Once all contingencies are cleared, the sale moves to the final steps: title search and closing.



what happens just before you get your keys

# Final Steps Before Closing



## Clear to Close



Your lender will issue the Clear to Close once their underwriters have signed off on all final conditions. This is our green light to schedule your closing with the attorney.

## Settlement Statement Review



Before closing day, the attorney will send a Settlement Statement to you for review. I'll receive a copy too, and we'll review together to ensure the final numbers look correct before you sign anything.

## Final Closing Documents



Once we're clear to close, the lender sends final numbers to the attorney. The attorney prepares your closing documents, which must be approved by the lender before your final numbers are locked in.

## Final Walk-Through



We'll schedule a final walk-through at the home to confirm it's in the same (or better) condition as when your offer was accepted.

## Utility Transfers



Before closing, contact all utility companies to set up service in your name starting the day after closing. Let them know your move-in date and closing day.





# time to celebrate It's Closing Day

On closing day, we'll meet at the closing attorney's office to review and sign your final documents. Plan for about an hour of paperwork with the attorney walking you through each step. I'll be there to answer questions and support you throughout the process.

## What to Bring

- Valid, unexpired photo ID (driver's license or passport)
- Second form of ID (optional but recommended – passport, credit card, Costco card, etc.)

## How to Pay – Wire or Cashier's Check

- Once we're clear to close, the attorney will prepare your Settlement Statement, showing the final amount due at closing.
- **If the amount due is over \$10,000, it must be sent via wire transfer.** Anything under that amount may be paid by cashier's check.
- I'll provide you with official wiring instructions from the attorney, which you'll give to your bank. Ideally, wire transfers should be sent the day before closing to avoid any delays.

## Keys & Possession

You'll receive keys based on the possession terms in your contract—this is usually at the closing table, unless post-closing possession (rent-back) was agreed upon.







# Client Testimonials

## YOU ARE IN GREAT COMPANY

*"Ashley knocked it out of the park for us as a realtor! She listened to everything we said we were looking for (and not looking for). She was patient, knowledgeable and went the extra mile throughout the entire process."*

**- LAURA C**

*"Ashley has a wonderful quality of listening to people with earnest. She loves to help others and makes herself available at all hours for her clients when needed."*

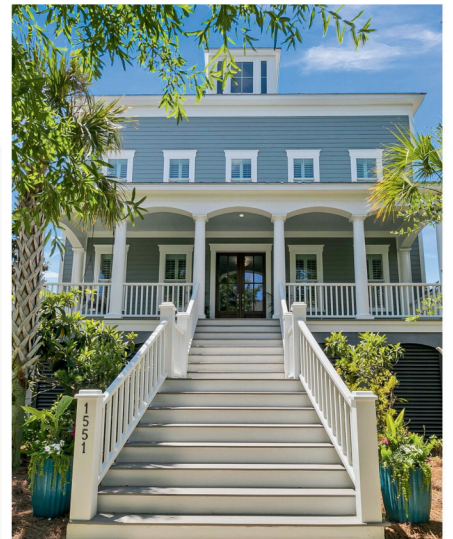
**- MAILY N**

*"Ashley is a wonderful person to work with. She's genuine, kind, and truly wants the best for her clients. I aspire to work with authentic, warm people who are passionate about their work and helping others, and that's Ashley!"*

**- BROOKE S**

*"Ashley is the best! She is kind, helpful, trustworthy, and generous. She is willing to go above and beyond for everyone she helps. She has the biggest heart and works so hard for her clients! I can't recommend her enough!"*

**- TIFFANY O**







# Ready to Buy?

If you're ready to buy a home, here are your next steps:

- **Talk Budget & Lifestyle Goals:** We'll discuss what you're looking for, what you need in a home, and explore areas that fit your lifestyle, budget, and priorities.
- **Sign Our Buyer Agency Agreement:** This formalizes our partnership and ensures I'm working solely in your best interest.
- **Connect with a Lender:** I'll introduce you to a few of my trusted lender partners to help clarify your purchase power and get you pre-approved, ensuring we start on solid ground.
- **Set Up Your Exclusive Home Search:** I'll create a personalized MLS search to show you homes the moment they hit the market—and share off-market opportunities when available.
- **Tour Homes & Explore Options:** We'll view properties that align with your goals, at whatever pace works for you.



Your next move? It starts here.

*Ashley Cashon*

