

# HOME BUYER'S

*guide*



THAT SC REAL ESTATE CHICK

*Roni Haskell*

**KWKEY**  
KELLERWILLIAMS.

# WHO YOU WORK WITH MATTERS



## OUR 5-STAR PROMISE

- To consistently and clearly communicate with you in the manner and frequency that you prefer.
- To treat you and your family with straightforwardness, integrity, and respect at all times.
- To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction.
- To hold myself accountable to finding the perfect home for you – after all, that is what my business is built on.
- To serve the community as a leader in the real estate industry and as a friend and neighbor.
- To always do the right thing, even if it isn't what is easiest.
- To take care of your needs at the highest level through unparalleled professionalism and attention to detail, no request is too small.
- To serve as a trusted local expert and adviser by your side.
- To create a 5-star experience for you, earning a review and your referral business.

# meet THE TEAM



**Roni Haskell**

TEAM LEAD | REALTOR® | BROKER ASSOCIATE



**Allison Salmon**

REALTOR® | LEAD AGENT



**Valerie Furman**

REALTOR®



**Harel Howze**

REALTOR®



**Ashley Acra**

DESIGNER



**STEPHANI TUPPER**

TRANSACTION COORDINATOR

experience

# MATTERS



Roni Haskell

Realtor/Broker Associate  
of Keller Williams Key



## Community Involvement

- I believe in giving back to the community that supports my family. 10% of my earnings are given to local charities/non-profits right in Summerville. Contributing to Hopes House, The ARK of Summerville, and Habitat for Humanity.
- I am the VP of The Dorchester County Board of Assessment, and a member of the Summerville Referral Group and Chamber of Commerce.
- In my free time, I enjoy running and playing tennis. I am the mom of 3 young ladies, 11, 14, and 15.

### Interior Designer by Trade

- Graduated Auburn University 2001
- I offer clients assistance with staging your home

### New Construction Sales Manager | Agent

- Worked for a national builder 2002-2008
- Extensive knowledge of construction, codes, and land development practices

### Real Estate Agent | Broker Associate

- 20 years experience of helping over 1,400 families with buying/selling their real estate investments
- In 2022, my listings averaged 14 days on the market
- 2022 average of 101% list/sold price
- 2022 Production was 85 sold properties totaling \$36,385,093
- 2022 Realtor of Distinction, Top 1% in sales production of ALL Charleston Agents
- I serve as a board member of the North Area Top Producer Club
- Team Lead over 4 licensed agents and 2 support staff

20

YEARS OF  
EXPERIENCE

1,400+

CLIENTS SERVED

14

AVERAGE DAYS  
ON MARKET

\$439K

AVERAGE SOLD  
PRICE

KELLERWILLIAMS  
*Luxury*

**CNE**  
CERTIFIED NEGOTIATION EXPERT

**SRES** 

where the future takes shape

*Charleston*  
**REALTORS<sup>®</sup> of  
DISTINCTION**  
2021  
Top 1% Producer

**VICE PRESIDENT  
NORTH AREA  
Top Producers  
2022**

**Zillow**  
5-STAR PREMIER AGENT  


**PROUD SUPPORTER  
OF OUR MILITARY\***

**VABA** THE VETERANS  
ADVOCACY &  
BENEFITS  
ASSOCIATION

**\*MEMBER 2021\***

 **MRP**  
Military Relocation Professional

**CERTIFIED**  
THE  
**VA**  
LOAN OFFICER  
serving those who served  
**AGENT**

# KW *leading* THE INDUSTRY

When you choose to work with my team, you're partnering with trained agents that have the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network. And, by choosing to partner with us and the Keller Williams Family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing. Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.

<b>WIN-WIN</b>	or no deal
<b>INTEGRITY</b>	do the right thing
<b>CUSTOMERS</b>	always come first
<b>COMMITMENT</b>	in all things
<b>COMMUNICATION</b>	seek first to understand
<b>CREATIVITY</b>	ideas before results
<b>TEAMWORK TRUST</b>	together everyone achieves more
<b>EQUITY</b>	starts with honesty
<b>SUCCESS</b>	opportunities for all
	results through people

# CNE Designation Certified Negotiations Expert

## RONI HASKELL RECEIVES NEW “CERTIFIED NEGOTIATION EXPERT (CNE®)” DESIGNATION

**Professional negotiation skills are necessary for all real estate agents in helping home buyers and sellers, especially in the current market.**

Roni Haskell has been awarded the Certified Negotiation Expert(CNE) designation from the Real Estate Negotiation Institute (RENI). The CNE is earned by real estate professionals after successfully completing formal negotiation training over two days. Agents who receive this certification are among the top agents in the country in negotiation skills.

With professional negotiation skills, agents are able to help clients obtain better results in the sale or purchase of their home. CNE agents have a higher skill level which enables them to

1. Communicate more effectively to uncover desired information
2. Help clients understand their options
3. Work collaboratively with others
4. Resolve deadlocks
5. CNE agents have a thorough understanding of how to negotiate effectively to help achieve their client's goals.

The Real Estate Negotiation Institute is the leading negotiation training and coaching company in the real estate industry. Collectively, the Real Estate Negotiation Institute's instructors have over 300 years of real estate and negotiation experience. Tom Hayman, the CEO and Co-Founder of the Real Estate Negotiation Institute, asserts: "Any Buyer or Seller who hires a CNE agent can feel confident they have one of the best trained negotiators in real estate. They should achieve superior results and have better resolution of all issues when represented by a CNE agent."



# SRES Designation Senior Real Estate Specialist

**More of what you LIVE for.  
Find your ideal home with my help.**

## **I'm your SRES®**

Every transition is an opportunity, regardless of your stage in life. With the right preparation, a new home can provide the fresh start and continual enjoyment you've been working toward.

By partnering with an SRES® like me during your new home search, you'll gain the help and expertise of a REALTOR® specialized in meeting the needs of home buyers and sellers aged 50 plus.

I have both the education and real estate experience to serve as your trusted advisor through the unique financial and lifestyle transitions involved in relocating or selling your family home.

## **What is an SRES®?**

A Seniors Real Estate Specialist® (SRES®) is a real estate agent who is uniquely qualified to assist the 50 plus market in housing sales and purchases. The SRES® designation is awarded only to real estate agents who have additional education on how to help seniors and their families with later-in-life real estate transactions.

SRES® designees also draw upon the expertise of a network of specialists, such as estate planners, CPAs, and eldercare lawyers, and are familiar with local community resources and services. Their mission is to help seniors and their families navigate the maze of financial, legal and emotional issues that accompany the sale of the home and assist Boomers in relocating to the home of their future.

## **What qualities make an SRES® different?**

Has knowledge, experience and compassion in dealing with 50 plus issues.

Can suggest housing alternatives, including ones that may allow an aging parent to remain in the home instead of selling it. Takes a no-pressure approach to the transaction and has a

Strong service orientation. Will take the time needed to make a client feel comfortable with the complex Selling process. Understands the emotional demands a sale can make on a 50 plus client and tries to minimize them.



where the future takes shape



IDENTIFYING

*your needs*





# YOUR HOME

# wish list

## WANTS - VS - NEEDS

Identifying your wants and needs is an important factor in buying a home. This can also aid in your financial planning and helping determine your budget.

## QUESTIONS TO ASK YOURSELF

- How many bedrooms do you need?
- How many bathrooms do you need?
- What are your preferences for the master's suite?
- What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?
- What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?
- What style do you envision for the interior of your home (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?
- What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?
- What style do you envision for the exterior of your home (e.g., french country, traditional, colonial, mid centry modern, etc.)?
- Location: Do you like to be close to the city or prefer suburban areas?
- Is proximity to work important?
- How far are you willing to travel for work?
- Are schools an important factor? Do you need to be located within walking distance of schools? Are specialty schools needed? What school districts do you prefer?
- Do you prefer amenities within the community?
- Would you like to be near recreation areas (e.g., parks, lakes, walking paths, etc.)?
- Where are your favorite places to shop? What other conveniences would you like nearby?
- Identify your budget. Have you been preapproved for a loan

# UNDERSTANDING YOUR *expectations* AND PUTTING YOUR *needs* FIRST

*The following topics will help me understand what is most important to you in the purchase of your property*

- Communication
- Motivation
- Time frame
- Location
- Home buying decisions
- Budget
- Positive experiences
- Concerns
- Expectations

# YOUR NEIGHBORHOOD *preference*

Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Once we narrow down the neighborhoods you are most interested in, I will send you information on homes that could interest you.

Always remember, that you can search, save, and organize your favorites on my app.

## MAKE MY APP YOUR HOMEBASE

Save searches, favorite homes, and collaborate with us.  
Get notifications whenever a good fit becomes available, even when on the go.

To get started, download my app!



# NEIGHBORHOOD SNAPSHOT

## SUMMERVILLE



Median Sales Price: \$375,500

Price/Sq. Ft.: \$199

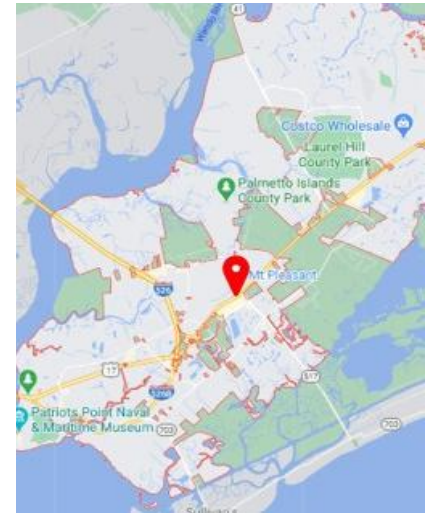
## CHARLESTON



Median Sales Price: \$538,000

Price/Sq. Ft.: \$380

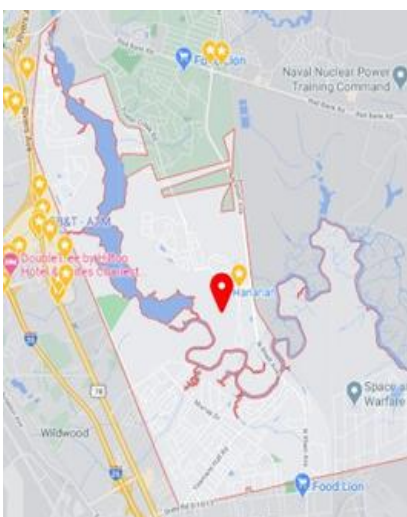
## MOUNT PLEASANT



Median Sales Price: \$799,900

Price/Sq. Ft.: \$407

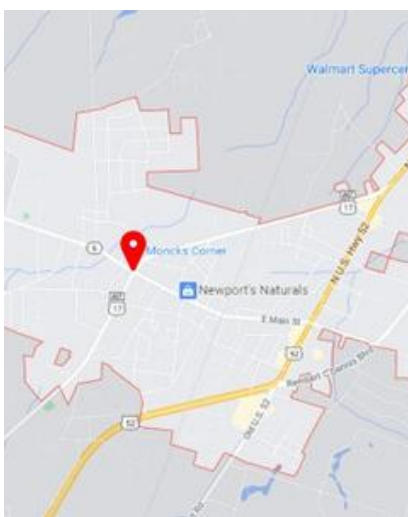
## HANAHAN



Median Sales Price: \$427,615

Price/Sq. Ft.: \$202

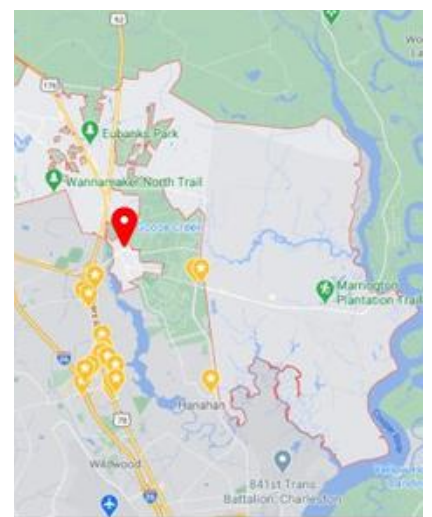
## MONCK'S CORNER



Median Sales Price: \$361,076

Price/Sq. Ft.: \$182

## GOOSE CREEK



Median Sales Price: \$328,500

Price/Sq. Ft.: \$198

# financing YOUR HOME

## HOME LOANS AT A GLANCE

- Get pre-approved for your loan.
- Apply for a mortgage.
- Get your home appraised.
- You loan goes through underwriting.
- You're cleared to close!

## HAVE-ON-HAND!

- A month's worth of your most recent pay stubs.
- Copies of your last two years' federal tax returns and W-2's.
- The names and addresses of your employers over the last two years, compiled into one list.
- Last three months of bank statements.
- A copy of your real estate agreement.
- The names and addresses of your landlords over the past two years.
- Divorce/Separation decree.
- Child support papers.
- Bankruptcy, discharge of bankruptcy papers.

## CONGRATS! YOU'RE APPROVED FOR A LOAN!

Follow these tips to protect your loan.

### DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application.
- ✓ Notify your lender of any salary or wage changes.
- ✓ Be prepared to provide proof of significant bank deposits.
- ✓ Acquire homeowner's insurance immediately after going under contract.
- ✓ Keep all forms of debt paid and in check.

### DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender.
- ✗ Apply for or acquire any additional lines of credit Pay o, transfer, or close credit balances unless your lender instructs you to do so.
- ✗ Change jobs without first talking to your lender.
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase.
- ✗ Pay off collections before conferring with your lender.

## GET PREAPPROVED NOW!



**KELLIE COLLINS TEAM**  
CROSSCOUNTRY MORTGAGE™



## KELLIE COLLINS

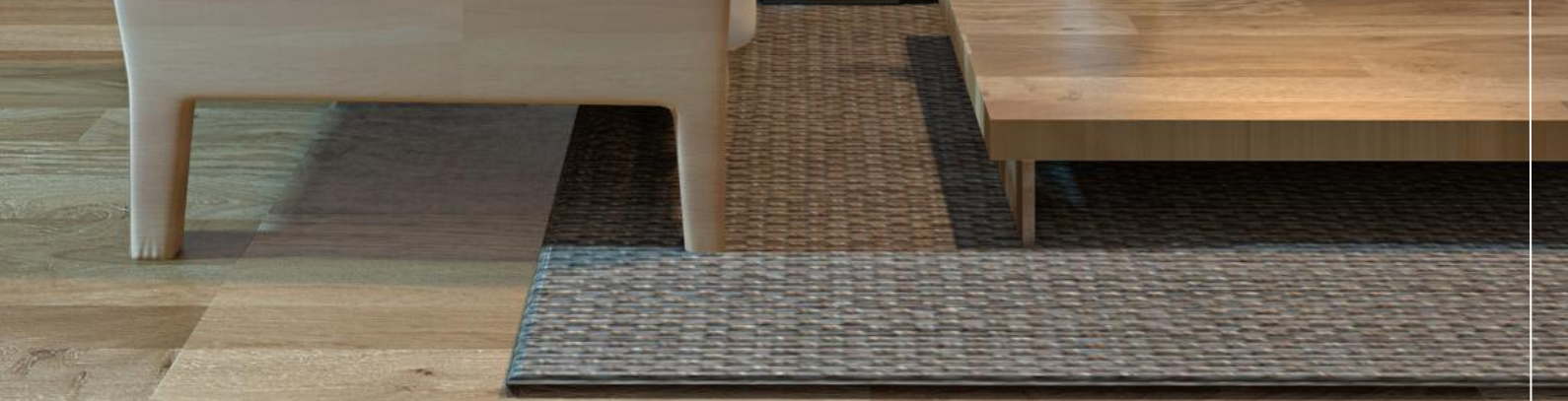
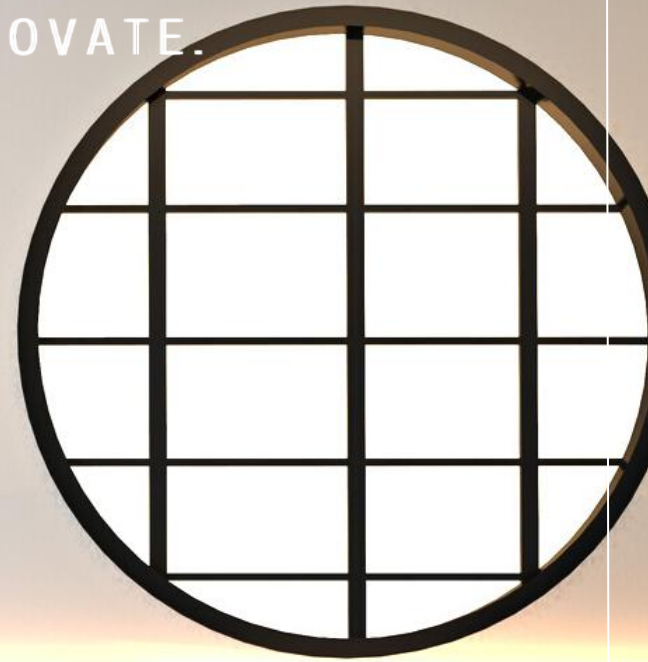
Loan Officer | NMLS 1776559  
Direct: (843) 810-7219  
kellie.collins@myccmortgage.com  
www.lowcountrymortgageteam.com

Roni's



STYLE TO DESIGN

STYLE. STAGE. RENOVATE.



# SERVICE *packages*

## CUSTOM DESIGN BOARD \$170 PLUS SELECTED TIER

*You will receive 1 custom design board with clickable links to shop all items. Pricing per tier includes 1 revision. Additional edits will be billed at \$85 hour.*

### **Consultation**

2 Hour evaluation appointment to determine space, design preferences, and budget.

### **Tier 1 Design - \$600**

Window Treatments - Mounted Lighting - Rugs/Flooring - Furniture - Accent Pieces - Soft Furnishings  
Accessories

### **Tier 2 Design - \$450**

Furniture - Accent Pieces - Minimal Soft Furnishings - Accessories

### **Tier 3 Design - \$300**

Accessories & Soft Furnishings Only

## CUSTOM DESIGN FULL SERVICE \$900

*You will receive 1 custom design board with 2 revisions included. Item pricing NOT included in package and will be billed separately. We do the shopping for you.*

### **Consultation**

2 Hour evaluation appointment to determine space, design preferences, and budget.

### **Direct Shipping**

Select your items and we will do the shopping for you with direct shipping to your home!

### **Follow up Visit**

1 Hour follow up appointment to assist with staging accessories and soft furnishings.

## RENOVATION \$455 INTERIOR | \$605 EXTERIOR

*You will receive 1 custom design board with clickable links to shop all items. Revisions will be billed at \$85 hour.*

### **Consultation**

2 Hour evaluation appointment to determine space, design preferences, and budget. Pictures of space will be taken at this time.

### **Virtual Rendering**

Once your board has been selected, you will receive 1 digital rendering of the renovation in your space.

SCAN TO SCHEDULE



A FREE CONSULTATION!



Wall Color



Accent Wall & Floor Tile



Shower Wall Tile



Countertop



Vanity Stain



Shower Floor Tile



Wall Sconce



Vanity Mirror



Sink



Tub & Filler



Shower System



Cabinet Pulls



Faucet



Cathie Hong Interiors - San Francisco, CA Inspo Pic

# Roni's STYLE TO DESIGN

STYLE. STAGE. RENOVATE.





*local*

RESOURCES

# FAVORITE LOCAL RESTAURANTS



## BREAKFAST, LUNCH & COFFEE

### [Coastal Coffee Roasters - Summerville](#)

If you want a fresh, organic coffee, Coastal Coffee is the place to go! They also offer pastries, breakfast & lunch items. Pair your lunch with a glass of wine or a cold brew.

### [Mercantile and Mash - Charleston](#)

Offering a unique selection of homemade items & local products, such as charcuterie, cheese, wine, baked goods, locally roasted coffee, grab-and-go items, and other gourmet food essentials

### [Butcher & Bee - Charleston](#)

Supporting local and sustainable, the menu is based on the finest & freshest seasonal items. These locally sourced ingredients & meats are then prepared for the day. Experience rich wholesome flavors.

### [Poogan's - Charleston • Summerville](#)

Poogan's has multiple branches in the Low Country. They offer authentic Southern favorites that are made from scratch. Brunch & dinner are served daily.

### [Vicious Biscuit - Summerville • Mt. Pleasant](#)

Made-from-scratch biscuits that are layered, smothered or made into a sandwich with so many options to choose from (BBQ, traditional gravy, fried chicken and more!). This is a local favorite.

### [Five Loaves Cafe - Summerville • Mt. Pleasant • Charleston](#)

Get a taste of all things local! South Carolina raised meat & local purveyors/makers of produce, fresh pasta, nuts, breads, even wine & beer.

## DINNER

### [Halls Chophouse - Charleston • Summerville](#)

A local favorite since 2009, serving the finest steaks, hearty family-style sides paired with an extensive wine list. Other menu options include seafood, veal and lamb.

### [Ice House - Summerville](#)

Family owned restaurant serving eclectic, farm to table, southern fare. They offer daily specials with ingredients and flavors to tempt your taste buds.

### [Page's Okra Grill - Mt. Pleasant • Summerville • Moncks Corner](#)

Locations include the restaurant in Mt. Pleasant and food trucks in Summerville & Moncks Corner. POG combines simple Southern cuisine with the casual elements of traditional coastal seafood. Local ingredients, spirits & craft brews.

### [Magnolias - Charleston](#)

Magnolias has been a part of Historic Charleston since 1990. They serve upscale Southern Cuisine blending traditional ingredients and cooking techniques with modern flair for artful presentations.

# COMMUNITY LINKS

## SCHOOLS

School report cards and ratings can be found at: <https://www.niche.com/>

### Dorchester County

- Dorchester School District II - <https://www.ddtwo.org/>
- Dorchester County District 4 - <https://www.dorchester4.k12.sc.us/home>

### Berkeley County

- Berkeley County School District - <https://www.bcsdschools.net/>

### Charleston County

- Charleston County School District - <https://www.ccsdschools.com/>
- Districts by location - <https://www.ccsdschools.com/domain/695>

## Colleges & Universities

- College of Charleston - <https://www.cofc.edu/>
- Charleston Southern University - <https://www.charlestonsouthern.edu/>
- Medical University of South Carolina - <https://www.web.musc.edu/>
- Trident Technical College - <https://www.tridenttech.edu/>

## TOP EMPLOYERS

- Joint Base Charleston: Area U.S. military commands - 22,000 Employees
- Medical University Of South Carolina (MUSC): Hospital, post-secondary education, research - 16,000 Employees
- The Boeing Company: Aircraft manufacturing - 6,800 Employees
- Charleston County School District: Education, public schools - 5,900 Employees
- Roper St. Francis Healthcare: Roper and Bon Secours St Francis Hospitals - 5,700 Employees
- Robert Bosch LLC: Base-level manufacturing, logistics, research & development - 2,000 Employees
- Mercedes-Benz Vans, LLC: Production of Mercedes Sprinter Vans for the U.S. market - 1,600 Employees

## RECREATION

### Summerville

- Parks, Athletics, Camps & Special Events - <https://www.summerville.sc.gov/196/Parks-Recreation>  
<https://www.visitsummerville.com/parks>

### Goose Creek

- Parks, Athletics, Classes & Camps - <https://www.cityofgoosecreek.com/recreation>

### Hanahan

- Parks, Facilities, Special Events, Athletics & Programs - <https://cityofhanahan.com/government/parks-and-recreation/>

### Moncks Corner

- Parks, Facilities, Special Events, Athletics & Camps - <https://www.monckscornersc.gov/recreation>






### Charleston

- Parks, Facilities, Special Events, Athletics, Camps & Beaches - <https://www.charleston-sc.gov/357/Recreation>  
<https://ccprc.com>

### Mount Pleasant

- Parks, Facilities, Special Events, Athletics & Programs - <https://www.tompssc.com/203/Recreation>

# HELPFUL LINKS

-  Click [HERE](#) to enjoy a video tour of Charleston and neighboring towns
-  Click [HERE](#) to see the beaches and towns/cities surrounding Charleston
-  Click [HERE](#) for Counties and Zip Codes
-  Click [HERE](#) for New Construction Neighborhoods
-  Click [HERE](#) for a map including our favorite spots to eat, drink and play in the North Area

# THINGS TO DO

## BEACHES

Folly Beach  
Isle Of Palms  
Sullivan's Island

## BOATS

Schooner Pride Sailboat Cruise  
Spirit Line Cruises  
Charleston Harbor Sunset Cruise

## PLANTATIONS/GARDENS

Middleton Plantation - Charleston  
Magnolia Plantation and Gardens - Charleston  
Boone Hall Plantation - Mt. Pleasant



## WINE BARS & BREWERIES

### Wine

Deep Water Vineyard, Wadmalaw Island • Accent on Wine, North Charleston & Summerville • Uncork, Charleston • Vintage Lounge, Charleston

### Breweries

Holy City Brewing, North Charleston • Reverly Brewing, Charleston • Edmond's Oast, Charleston • Oak Road Brewery, Summerville • Ghost Monkey, Mt. Pleasant



## PARKS/RECREATION

### Palmetto Islands County Park - Mt. Pleasant

Trails • Bike, Pedal Boat & Kayak Rack Rentals • Splash Island Waterpark • Big Toy Playground • Off Leash Dog Park • Fishing • Picnic Sites • Nature Island • Grass Volleyball Court

### James Island County Park - Charleston

Trails • Spray Play Fountain • 18-Hole Disc Golf Course • Campground • Dog Park • Splash Zone Waterpark • Climbing Wall • Bike, Pedal Boat, Kayak & Stand-Up Paddle Board Rentals

### Wannamaker County Park - North Charleston

Trails • Bike & Boat Rentals • Whirlin' Waters Adventure Park • 18-Hole Disc Golf Course • Dog Park • Sprinkler Water Play Area • Sand Volleyball Court • Horseshoe Pits • Picnic Sites

## FAMILY FUN

Bee City Zoo - Cottageville

Frankie's Fun Park - North Charleston

South Carolina Aquarium - Charleston

Children's Museum of The Lowcountry - Charleston

# *recommended* RESOURCES

## MORTGAGE BROKER

### **CROSSCOUNTRY MORTGAGE, KELLIE COLLINS**

(843) 810-7219

kellie.collins@ccm.com

www.crosscountrymortgage.com/kellie-collins

## ATTORNEY

### **CHARPIA & HAMMES LAW FIRM**

(843) 261-7026

office@charpiyalaw.com

www.charpiyalaw.com

## INSPECTOR

### **HOME PROBE INC., WENDY NICKEL**

(843) 647-8507

wendy@home-probe.com

www.home-probe.com

## INSURANCE

### **FARM BUREAU INSURANCE, TIM CARDWELL**

(843) 873-7391

Ashleyarmstrong@scfbins.com

www.scfbins.com

## HOME WARRANTY

### **HOME WARRANTY OF AMERICA, JENNIFER BOWEN**

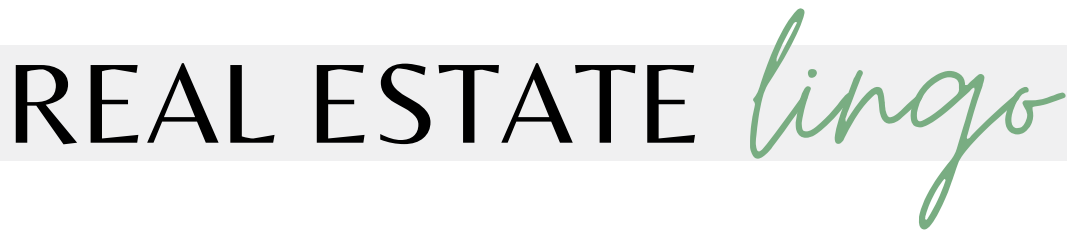
(404) 324-2293

Jennifer.Bowen@hwahomewarranty.com

www.hwahomewarranty.com



# REAL ESTATE



## ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

## APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

## APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

## APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

## CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

## CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing

## DEED

The legal document conveying title to a property.

## DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

## EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

## ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

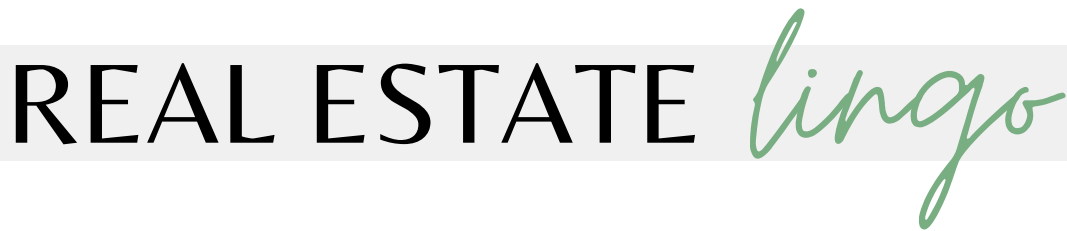
## EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

## ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

# REAL ESTATE



## HOMEOWNER'S ASSOCIATION FEE (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

## HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

## HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

## LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

## LOAN TYPES

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

## MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included

## MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

## MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

## PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

## PREPAIDS

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

## THIRD-PARTY FEES


Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.



*Let's get started!*



Here's how you can get in touch with me:

 **(843) 297-1935**

 **roni.haskell@kw.com**

 **www.thatSCrealestatechick.com**

**www.roni-haskell.kw.com**

THAT SC REAL ESTATE CHICK

*Roni Haskell*

**KWKEY**  
KELLERWILLIAMS.

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Summerville, SC 29483