PAWMETTO Homes Team Tzedi Co Realty

The

Strategic Buyer's Playbook

How to buy smart in the Midlands — and protect your money, your time, and your people along the way.

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GREATER COLUMBIA · LEXINGTON · LAKE MURRAY

A NOTE FROM YOUR AGENT

Hey there,

Buying a home is a big deal. Probably the biggest check you'll ever write. So let's not wing it.

I put this playbook together for people like you. Folks in the middle chapter of life. Maybe the kids are heading off. Maybe you're keeping an eye on your parents. There's a dog or two underfoot. You're not chasing a trophy house. You want a smart move that fits your life.

This isn't a sales pitch. It's the real stuff. The steps, the timeline, the South Carolina rules, and the spots where people lose money. I'll show you how I keep my clients out of those spots.

Read what you need. Skip what you don't. Then call me when you're ready.

I've got you.

Courtney

COURTNEY McCULLOUGH · PAWMETTO HOMES TEAM

WHAT'S INSIDE

Your game plan, start to finish

SECTION 01

The Market Right Now

Real talk, no spin.

The Midlands market is moving. But it's weird right now. Here's the truth.

- **Multiple offers are back.** Not like 2021. But good homes priced right still get attention fast.
- **A lot of sellers are stuck in the past.** They think it's still the frenzy. So some homes sit, overpriced.
- **Buyers have a little more room.** You can ask for closing cost help. You can ask for repairs. That was a long shot a couple years ago.
- **New construction has a twist.** Some folks who bought new in the last few years paid top dollar. Reselling those homes can be soft.
- **USC season is real.** Student housing heats up in May. Buying near campus? Timing matters.

WHAT THIS MEANS FOR YOU

Speed and strategy both matter now. You need your money lined up so you can move. And you need someone who knows real value from wishful pricing. That's where I come in.

> MY JOB
>
> *Keep you from overpaying in a market where some sellers still think it's 2021.*

SECTION 02

Get Your Money Right

Before you fall in love, get pre-approved.

Looking at homes before you talk to a lender is like grocery shopping hungry with no wallet. Let's not.

THE THREE NUMBERS THAT MATTER

Your price ceiling	The most a lender will hand you.
Your comfort number	The monthly payment you actually want to live with. Not the same as your max. Trust me.
Your cash to close	Down payment plus closing costs.

WHAT LENDERS LOOK AT

— Your credit score

— Your income and how steady it is

— The debts you already carry

— How much cash you have on hand

DOWN PAYMENT MYTHS, BUSTED

- You don't need 20% down. Plenty of loans go much lower.
- There are programs for first-timers and repeat buyers both.
- More down isn't always smarter. Sometimes keeping cash is the better play.

PRE-APPROVAL BEATS PRE-QUALIFICATION

A pre-qual is a guess. A pre-approval means the lender checked your stuff for real. Sellers take pre-approvals seriously. Get the real one.

MONEY PRE-GAME CHECKLIST

- [ ] Pull your credit and fix any errors
- [ ] Talk to a lender and get pre-approved
- [ ] Know your comfort number, not just your max
- [ ] Set aside cash for down payment and closing costs
- [ ] Don't open new credit or make big purchases before closing

HEADS UP

Need a lender? I'll introduce you to a few good ones who close on time and pick up the phone.

SECTION 03

Know What You're Really Buying

A house is the easy part. The life around it is the real buy.

For folks in the middle chapter, the home has to do a lot. Room for kids who visit. A setup that still works as you get older. Maybe space for a parent down the road. And the dogs need a yard.

SORT YOUR LIST INTO THREE BUCKETS

MUST-HAVES

Deal-breakers if they're missing.

NICE-TO-HAVES

Would love them. Can live without them.

HARD NOS

Not in this house. No thanks.

WHAT BUYERS HERE REALLY CARE ABOUT

- **Land.** Space and privacy matter in the Midlands.
- **School zones.** Even if your kids are grown, this drives resale.
- **Commute.** Test the drive at rush hour, not on a quiet Sunday.
- **Lake access.** Lake Murray living is a whole lifestyle.

THINK LONG GAME

You're not just buying for today. Look out the next 7 to 10 years. Your move. Your kid's first place. Your parents' needs. The right home flexes with your life.

> REMEMBER
>
> *Don't buy the house. Buy the next chapter.*

SECTION 04

The South Carolina Playbook

Our rules are different. Know them before you sign.

South Carolina has its own way of doing things. Here's what sets us apart.

DUE DILIGENCE PERIOD

This is your window to inspect and dig in. You spell it out in the contract. Used right, it lets you walk away and protect your earnest money. This is your safety net. Use it wisely.

EARNEST MONEY

This is your good-faith deposit. It shows the seller you mean it. It's held in trust and goes toward your costs at closing. Protect it by hitting your deadlines.

PROPERTY DISCLOSURE (FORM 230)

Sellers fill out a state disclosure about the home's condition. Read it closely. It tells you what they know about the roof, the systems, water issues, and more.

THE CL-100 (TERMITE LETTER)

This is a wood infestation report. It checks for termites and moisture damage. Lenders often want it. In our humid climate, you want it too.

WE'RE AN ATTORNEY STATE

In South Carolina, a closing attorney runs your closing. They handle the title work and make sure the paperwork is right. This protects you. I'll help you line one up.

> **DON'T MISS A DATE**
>
> These deadlines are not suggestions. Miss one and you can lose money. I track every date so you don't have to.

SECTION 05

Touring Homes the Smart Way

Fall in love with your head, not just your heart.

Touring is fun. It's also where smart buyers gather clues. Here's how to look.

WALK IN WITH A PLAN

- See no more than 3 to 5 homes a day. More than that and they blur.
- Take photos and quick notes in each one.
- Score each home before you leave. That first gut number sticks.

WHAT TO ACTUALLY LOOK AT

- **Bones over paint.** Paint is cheap. A roof, HVAC, and foundation are not.
- **Water clues.** Stains, smells, or fresh paint in odd spots.
- **Layout and flow.** Does it fit how you actually live?
- **The neighborhood.** Drive it at night and on a weekday.

RED FLAGS WORTH A PAUSE

— A flip with shiny finishes but cheap work underneath

— Strong air fresheners, sometimes hiding a smell

— DIY work that just looks off

> **TRUST ME**
>
> If a home feels rushed or "too good," slow down. That's usually when I start asking questions.

SECTION 06

Writing an Offer That Wins

A strong offer is more than a big number.

In this market you might compete. But winning isn't always about paying the most. It's about the right terms.

THE PIECES OF YOUR OFFER

Price	What you'll pay.
Earnest money	A bigger deposit can signal you're serious.
Closing date	Match the seller's needs when you can.
Contingencies	Your safety nets, like inspection and financing.
Closing cost help	Asking the seller to chip in. Common right now.

HOW TO COMPETE WITHOUT OVERPAYING

- Bring a crisp pre-approval so your offer looks rock solid.
- Be flexible on the closing date.
- Keep your terms clean and clear.
- Lean on me to read the seller and the comps.

BRING YOUR BEST OFFER FIRST

Don't play games hoping for a second shot. You might not get one. We put our strongest foot forward the first time, built on the best terms your budget allows. If we lose, we lose. But we'll know we left nothing on the table.

EVERYONE HAS A CHOICE

In any deal, both sides have choices. You can negotiate. You can say yes. You can say no. So can the seller. Nobody is stuck.

That's why we ask. For the price. For repairs. For help with closing costs. The worst answer is no. And you can't get told no until you ask the question.

> MY PROMISE
>
> *I'll never let you win a house by overpaying for it. Winning the wrong way costs you later.*

SECTION 07

Under Contract: Your Timeline

Offer accepted. Now the clock starts.

Here's the path from "yes" to keys. Every step has a deadline, and I'm watching all of them.

#	Step	What happens
1	**Earnest money in**	Your deposit goes to the holding account.
2	**Due diligence & inspections**	You check the home top to bottom.
3	**Repair negotiation**	You ask, the seller responds, we work it out.
4	**Appraisal**	The lender confirms the home's value.
5	**Loan processing**	The lender finishes your financing.
6	**Final walkthrough**	You confirm the home is as promised.
7	**Closing**	You sign, you pay, you get the keys.

YOU'RE COVERED

I track every date on this list. You'll always know what's next and what's due. No scrambling.

SECTION 08

Inspections and Repairs

This is where I earn my keep.

The inspection tells us what we're really dealing with. Then we make a smart plan.

WHAT AN INSPECTION COVERS

— Roof, foundation, and structure

— Electrical, plumbing, and HVAC

— Water issues and drainage

— Safety items

WHAT MATTERS VS WHAT DOESN'T

- **Big-ticket items matter most.** Roof, systems, structure.
- **Little stuff is often not worth a fight.** Pick your battles.
- **Safety issues always make the list.**

YOUR OPTIONS AFTER INSPECTION

— Ask the seller to fix items

— Ask for a credit instead of repairs

— Ask for a price drop

— Walk away if it's a deal-breaker, inside your window

NEW CONSTRUCTION NOTE

New does not mean perfect. Builders make mistakes too. Always inspect a new build. And remember, some new-construction owners overpaid recently, so we price carefully.

> *HOW I WORK*
>
> *I negotiate from the report, not from emotion. That's how you keep money in your pocket.*

SECTION 09

The Money at Closing

Let's talk dollars, plainly.

No surprises at the table. Here's what to expect.

WHAT YOU'LL PAY AT CLOSING

- **Down payment.** Your share up front.
- **Closing costs.** Lender fees, attorney, title, taxes, insurance.
- **Prepaid items.** A chunk of homeowners insurance and taxes paid ahead.

A ROUGH RULE OF THUMB

Closing costs often run about 2% to 5% of the price. Your lender gives you the exact numbers. And we can ask the seller to help cover some of it.

WHAT TO BRING TO CLOSING

— A government photo ID

— Your cash to close, sent by wire (we confirm the details safely)

> **WIRE FRAUD WARNING**
>
> Scammers send fake wiring instructions. I'll never email you new wire info out of the blue. Always call me or the attorney to confirm before you send a single dollar.

SECTION 10

Closing Day and the Long Game

Keys in hand. But we're not done.

CLOSING DAY

You'll meet at the attorney's office. You'll sign a stack of papers. You'll get your keys. Then you go home. Your new one.

RIGHT AFTER CLOSING

- Save all your paperwork.
- Change the locks.
- Set up utilities and updates.
- Keep my number. Questions come up, and I answer them.

THE LONG GAME

I'm not a one-and-done agent. I'm your guide for the chapters ahead. Your next move. Your kid's first place. Your parents' home down the road. When life shifts, I'm a call away.

This was never just a transaction to me. The people I work with become friends. And friends don't disappear after closing. So call me when something breaks. Or when you just want to catch up over lunch. I'm here for the big stuff and the everyday in between. That's the part of this job I love most.

> **THE PAWMETTO PROMISE**
>
> Every home I close, I pay the adoption fee for a shelter dog right here in South Carolina. You get your home. A dog gets theirs. ❤

PRINT & KEEP

Your Buyer's Pre-Game Checklist

Tape it to the fridge. Check it off as you go.

BEFORE YOU SHOP

- [ ] Get pre-approved with a trusted lender
- [ ] Know your comfort number, not just your max
- [ ] Set your must-haves, nice-to-haves, hard nos
- [ ] Save for down payment and closing costs
- [ ] Pick your team: lender, agent, attorney

WHILE YOU SHOP

- [ ] Tour 3 to 5 homes at a time
- [ ] Score each home before you leave
- [ ] Look at bones, not just paint
- [ ] Drive the neighborhood at different times
- [ ] Keep notes and photos

WHEN YOU'RE READY

- [ ] Build a strong, clean offer
- [ ] Mind every deadline in the contract
- [ ] Inspect everything, even new builds
- [ ] Confirm wire details by phone, never by email alone
- [ ] Bring your ID and cash to close

THE SHORT LIST

Mistakes I Keep My People Away From

Avoid these and you're already ahead.

- Shopping before getting pre-approved
- Falling for a pretty flip with cheap work underneath
- Overpaying just to win a bidding war
- Skipping the inspection on a new build
- Maxing out the budget with no breathing room
- Opening new credit or financing a car before closing
- Trusting wire instructions that show up in an email
- Going it alone in a market this tricky

BOTTOM LINE

Relationships matter more than contracts any day of the week. I protect my people from bad decisions and guide every family to the closing table.

READY TO MAKE A SMART MOVE?

Let's talk. No pressure. Just a real conversation about your plan.

Courtney McCullough

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