



# *Let's find* HOME

THE GUIDEBOOK



**Dante Pinto Realtor®**  
*Brokered by DASH Carolina*



# The Path Home.

You're about totake an exciting step toward a major life milestone buying a home. Congratulations! This guide is designed to make the process as smooth and straightforward as possible. Inside, you'll find key questions to ask yourself, helpful worksheets, and checklists to guide you through each phase. Ready to get started? Let's dive in!



## STEP ONE

# Considerations for Buyers

### JOB & INCOME

Do you have a stable job and income? Are you staying in this line of work? What are your expenses, savings, and debts?

### CREDIT SCORE

A credit score of 620 is typically required for conventional loans, while FHA loans have more flexibility depending on down payment.

### DOWN PAYMENT

Depending on loan type, your down payment can range from 0%-20% of the purchase price.

### CLOSING COSTS

Closing costs range from 2-6% of the loan amount. Other fees include inspection and appraisal costs.

### LONG TERM PLANNING

Do you plan to stay in this location? Do you foresee major life changes? Consider how your career, family, and lifestyle might evolve over time.

### ONGOING COSTS

As a homeowner, your budget should factor in your monthly mortgage payments, property taxes, homeowner's insurance, & maintenance costs (roughly 1%-2% of purchase price per year).



## STEP TWO

# Choosing Your Agent

Choosing a real estate agent that you'll work alongside to buy your home is a big decision! Your agent should have a deep understanding of your goals, your market, and a track record for working diligently on behalf of their clients. Use the agent interview questions on the next page to find the right agent to represent you. These are a few benefits you can expect from a great agent-



## THE VALUE OF A BUYER'S AGENT

- Exclusive representation
- Network of trustworthy lenders
- Advice on market conditions
- Management of transaction deadlines
- Access to off-market listings
- Terms negotiated in your favor
- Identifying property potential and red flags
- Recommended service providers
- Protection from overpaying
- Decoding legal jargon
- Managing offer submission
- Ensuring smooth closing process

# Agent Questionnaire

NAME: \_\_\_\_\_

COMPANY: \_\_\_\_\_

PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_

WHAT IS YOUR EXPERIENCE HELPING CLIENTS LIKE ME?

\_\_\_\_\_

WHAT SETS YOU APART FROM OTHER AGENTS?

\_\_\_\_\_

DO YOU SPECIALIZE IN ANY PARTICULAR NEIGHBORHOODS OR PROPERTY TYPES?

\_\_\_\_\_

HOW DO YOU HELP BUYERS COMPETE IN THIS MARKET?

\_\_\_\_\_

WHAT IS YOUR ROLE IN THE NEGOTIATION PROCESS?

\_\_\_\_\_

WHAT IS YOUR FEE STRUCTURE OR COMPENSATION REQUIREMENTS?

\_\_\_\_\_

WHAT IS YOUR PREFERRED COMMUNICATION STYLE?

\_\_\_\_\_

IS THERE ANYTHING ELSE I SHOULD KNOW?

\_\_\_\_\_

## STEP THREE

# Debt to Income Ratio

### WHAT IS DTI?

Your debt-to-income (DTI) ratio helps you assess your financial health and your ability to take on new debts, like a mortgage.

### WHY IS DTI IMPORTANT?

Your DTI ratio helps determine your eligibility for loans and your ability to manage debt.

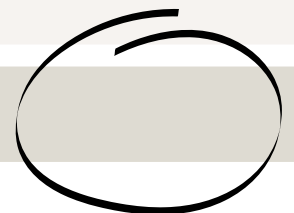
### WHAT RATIO DO I NEED?

Mortgage lenders normally have specific DTI requirements when approving loans and often prefer borrowers to have a DTI ratio below 43% (including the new mortgage payment).

## TIP

A DTI under 36% is great, keep it up!  
A DTI between 37%–43% has room for improvement. A DTI above 45% may pose some challenges. Speak to a lender for advice on qualifying.

RENT	
CREDIT CARD	
CAR + INSURANCE	
PHONE + INTERNET	
UTILITIES	
STUDENT LOANS	
SUBSCRIPTIONS	
FITNESS	
OTHER	
TOTAL EXPENSES	
÷ GROSS INCOME	
DEBT-TO-INCOME %	



## STEP FOUR

# The Mortgage Process



The next step of the home buying process is to understand how much you qualify for by meeting with a local lender and getting a pre-approval letter.

It's important to speak with a few lenders to find the right fit! Grab my lender interview questions on the next page. Plus, I've provided a few trusted lenders below.

Remember that a pre-approval is only valid for 30-90 days, so while you can start reaching out to lenders, you'll want to secure that pre-approval letter closer to when you're ready to buy.

### MY TRUSTED LENDER PARTNERS

Jeffery Brunner  
DHL Mortgage  
704-930-7830

Mitch Reeder  
Zillow Home Loans  
913-387-5889

Jessica Babinski  
OriginPoint  
704-408-1974

# Lender Questionnaire

NAME: \_\_\_\_\_ COMPANY: \_\_\_\_\_

PHONE: \_\_\_\_\_ EMAIL: \_\_\_\_\_

WHAT TYPE OF LOAN DO YOU RECOMMEND FOR ME AND WHY?

\_\_\_\_\_

DO I QUALIFY FOR DOWN PAYMENT ASSISTANCE PROGRAMS?

\_\_\_\_\_

WHAT IS THE INTEREST RATE? WHAT IS THE APR?

\_\_\_\_\_

WILL I PAY MORTGAGE INSURANCE?

\_\_\_\_\_

WHAT WILL MY MONTHLY PAYMENT BE?

\_\_\_\_\_

CAN I LOCK IN AN INTEREST RATE? FOR HOW LONG? WHAT ARE THE FEES?

\_\_\_\_\_

WHAT WILL MY CLOSING COSTS BE?

\_\_\_\_\_

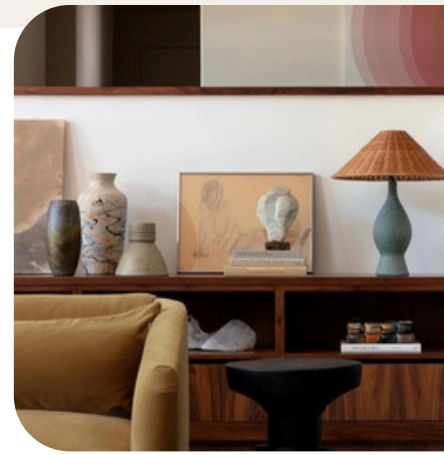
IS THERE ANYTHING ELSE I SHOULD KNOW?

\_\_\_\_\_



## STEP FIVE

# Wants vs. Needs



Before we hop into the home search, I advise my clients to create a "Needs" list and a "Wants" list. This will help us to focus on the things that are most important in your future home.

"Needs" are the non-negotiable features. "Wants" are the nice-to-haves, but you can live without or add down the road. Remember you can't change the lot, the location, or the price you paid.

### NEEDS MIGHT LOOK LIKE

- ✓ Enough bedrooms for your family
- ✓ First floor master bedroom
- ✓ Close proximity to work or school
- ✓ Attached two-car garage
- ✓ Yard for children or pets

### WANTS MIGHT LOOK LIKE

- ✓ Specific paint or exterior color
- ✓ Fenced-in backyard
- ✓ Specific flooring
- ✓ Kitchen amenities or appliances
- ✓ Walk-in shower or double vanity

### NEEDS

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### WANTS

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# Home Search Worksheet

WHAT AREA(S) ARE YOU INTERESTED IN?

---

WHAT DO YOU LIKE ABOUT THIS/THOSE AREA(S)?

---

HOW MANY BEDROOMS, BATHS, SQUARE FOOTAGE?

---

DO YOU HAVE CHILDREN? PETS? DO YOU WORK FROM HOME?

---

WHAT'S YOUR FAVORITE HOME STYLE?

---

WHAT ARE THE TOP 5 MOST IMPORTANT THINGS IN YOUR FUTURE HOME?

---

WHAT IS A NON-NEGOTIABLE FEATURE OR ASPECT OF YOUR FUTURE HOME?

---

DO YOU PREFER A HOME THAT'S MOVE-IN READY OR ONE YOU CAN RENOVATE?

---

ANYTHING ELSE I SHOULD KEEP IN MIND DURING OUR SEARCH?

---

## STEP SEVEN

# Showings

### MY BEST SHOWING TIPS

✓ **Read over your Wants vs. Needs**

**list.** Having this fresh on your mind will help you stay objective and focused.

✓ **Utilize Google Street View.**

This is a great way to take a virtual walk around the neighborhood.

✓ **Take pictures and videos.** This will help you to jog your memory later.

✓ **Consider the lot, lot size, and location.** All of these things can't be changed.

✓ **Look past decor & staging.** These things will soon be gone.

✓ **Do an after-dark drive by.** Does the vibe of the neighborhood change at night?

### KEEP AN EYE OUT FOR

✓ **Structural integrity**

Look for signs of structural integrity. Water damage, cracks in walls or ceilings, sloping floors.

✓ **Noise levels**

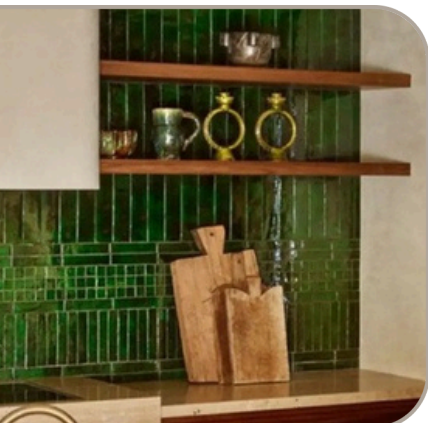
From nearby roads, businesses, airports and railways.

✓ **Roof & water damage**

Check for leaks near plumbing sources, water stains on the ceiling, or damage to siding, windows, and doors.

✓ **Layout and flow**

Does the property's layout suit your lifestyle? Would it require renovations? Check room sizes, storage, and flow between rooms.



# Showing Checklist

ADDRESS

PROS

CONS

INITIAL REACTION

YES! MAYBE NO

INTERIOR RATING

EXTERIOR RATING

TOOK PHOTOS & VIDEOS

ADDRESS

PROS

CONS

INITIAL REACTION

YES! MAYBE NO

INTERIOR RATING

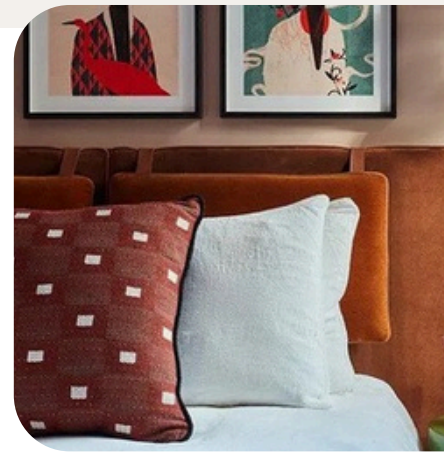
EXTERIOR RATING

TOOK PHOTOS & VIDEOS



## STEP EIGHT

# Writing your Offer



So you think you've found "the one" and you're ready to put in an offer. Woohoo!

Let's talk about making an offer that truly stands out. Below are my tried and tested recommendations.

### WRITING A COMPELLING OFFER

**We'll include your pre-approval letter.** This letter shows that you're serious, qualified, and ready to purchase.

**We'll gather information about what the seller is looking for.** Understanding their needs and motivations will be a big part of writing a great offer.

**We'll put your best foot—and price—forward.** In a competitive market, you may only get one shot, so we will make it count! We'll use comps and trends as a guide.

**We'll propose to close quickly.** Offering a shorter closing timeline will signal to the seller we have a serious offer and we're ready to move fast.

### Purchase price

This is the amount you're offering to pay for the home. It's often negotiable, especially if there are multiple offers, the home needs repairs, or if the home has been on the market for a while.

### Due Diligence & Earnest Money Deposit

In North Carolina, due diligence money is a non-refundable fee paid to the seller for taking the home off the market during inspections. Earnest money is a refundable deposit held in escrow to show serious intent to buy. If the sale closes, both are credited to the buyer; otherwise, terms dictate refunds.

### Due Diligence period

The due diligence period in North Carolina is a negotiated timeframe where buyers can inspect the property, secure financing, and conduct other evaluations. During this period, the buyer can back out for any reason, but the due diligence fee is non-refundable. Once the period ends, buyers risk losing their earnest money if they cancel.

### Contingencies

A contingency is a condition that must be met before a buyer and seller can finalize the purchase of a home.

A financing contingency protects you in the case that you are not able to secure a mortgage. If your loan falls through, you can back out without penalty. An appraisal contingency ensures the home appraises for at least the amount of your offer. If it doesn't, you can renegotiate or walk away. An inspection contingency allows you to renegotiate or cancel the offer if the home inspection reveals significant issues.

### Closing costs

These include lender fees, title insurance, taxes, and other costs associated with finalizing the sale. Closing costs can range from 2-5% of the purchase price.

### Closing date

This is the date you and the seller agree to finalize the transaction and transfer ownership. This is usually 30-45 days from when the offer is accepted but can vary based on financing or other factors.

## STEP NINE

# Due Diligence Inspections



### WHAT'S A HOME INSPECTION?

A home inspection uncovers hidden issues like leaks, termite damage, faulty wiring, and foundation problems. You'll receive a detailed report, and it's advisable to be present during the inspection to ask questions and clarify concerns.

### WHAT IS THE INSPECTION PERIOD?

In North Carolina, the due diligence period lasts 14 to 21 days, allowing buyers to conduct home inspections and decide on proceeding with the purchase.

### THE INSPECTION REVEALED ISSUES...

If inspections uncover problems, you can request the seller to make repairs, offer a seller credit, or adjust the price. You can also back out during this period, but ***the due diligence fee is non-refundable.***

### DO I REALLY NEED AN INSPECTION?

Even if the home looks perfect, inspections are crucial to uncover hidden, costly issues like structural damage, poor ventilation, or malfunctioning systems. Skipping this step could result in expensive surprises later.

### WHEN SHOULD I SCHEDULE IT?

Schedule all inspections immediately after signing the contract to allow enough time to negotiate repairs before the due diligence period ends.

### WHAT ABOUT HOME INSURANCE?

Once under contract, start shopping for homeowners insurance. Lenders typically require proof of coverage before approving your mortgage, so it's best to gather multiple quotes early in the process.

# Insurance Cheat Sheet

TYPE	ABOUT	AVERAGE COST
HOMEOWNERS	The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents.	<b>\$900 to \$1,600 per year</b>
HAZARD	Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events.	<b>\$700 to \$1,300 per year</b>
FLOOD	Flood insurance protects against damage caused by flooding.	<b>\$400 to \$3,500+ yearly</b>
WINDSTORM	Windstorm insurance protects against damage caused by tornadoes, hurricanes, or gales.	<b>\$100 to \$400 yearly</b>

## A Quick Note About Insurance

*Estimated figures for insurance vary based on property location, home age, condition, and desired coverage limits. Bundling insurance types with one provider may offer discounts. Policyholders should review their coverage regularly, especially after significant life changes or home improvements, to ensure it meets current needs. Proper insurance provides financial protection and peace of mind.*



# We're Under Contract!

Your offer has been accepted — cue the confetti! And while it will be a few more days until you can move in, you're well on your way to closing the deal on your new home. Here's a quick rundown on what happens once your new home is "under contract."

01

## Provide Escrow Deposit

This deposit shows your commitment to buying the property. It is typically held in an escrow account until the closing.

02

## Schedule Inspection

Depending on the results, your agent may negotiate with the seller for repairs or credits. Schedule this immediately!

03

## Finalize Loan Application

Submit your formal mortgage application.

04

## Secure Insurance

You'll need homeowners insurance in place before closing. Your lender may require proof to finalize the loan.

05

## Order Appraisal

Your lender will initiate this to ensure the property's value matches the sale price. If it comes in lower, we'll go back to negotiations!

06

## Title Search

A title company will conduct a title search to ensure there are no liens against the property. You'll also purchase title insurance to protect against unforeseen title problems.

07

## Final Walkthrough

Before the closing date, you'll do a final walk-through of the property to ensure it's in the agreed-upon condition.

08

## Closing Day

Sign documents, pay remaining closing costs and down payment. The title is transferred to you and the keys are exchanged!

# Under Contract Checklist



## Send Escrow Deposit

Escrow deposit: \_\_\_\_\_

Escrow recipient: \_\_\_\_\_



## Schedule Inspections

Date to renegotiate or cancel contract  
due to issues revealed by inspections:

\_\_\_\_\_



## Finalize Loan Application

Start your loan application within 5 days from  
the executed contract date.

During this time it is VERY IMPORTANT not to change jobs,  
make major purchases, or open new credit cards.



## Obtain Home Insurance

Contact insurance companies for quotes before  
the end of the inspection period.

# Important Details

EXECUTED CONTRACT DATE

PURCHASE PRICE

ESCROW DEPOSIT

ESCROW DEPOSIT DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

ESTIMATED CLOSING DAY



## STEP ELEVEN

# Closing Time!

We've completed all the pre-closing steps. High five! Here's a quick rundown on what you can expect from the closing process and closing day.

### Loan Approval

After the appraisal and inspection, your lender will finalize your loan. You'll hear the magic words "Clear to close!"

### Review Closing Disclosure

You will receive a closing disclosure from your lender at least three days before closing. It outlines the final terms of your loan, including the interest rate, loan amount, and closing costs. Review it carefully - this will tell you the funds to bring on closing day.

### Arrange Utilities Transfer

Contact utility providers to set up services like electricity, gas, water, and internet for the day of closing or move-in day.

### Obtain Certified Funds

You'll need to bring certified funds (cashier's check or wire transfer) for your down payment and closing costs. Your closing agent will provide you with the exact amount a few days before closing.



### Down Payment Costs

This is the amount you are contributing toward the purchase price. The exact amount depends on your loan type (often between 3% and 20%).

### Closing Costs

THESE ARE FEES ASSOCIATED WITH OBTAINING YOUR MORTGAGE

- **Loan Origination Fees:** Charged by the lender for processing your mortgage application – typically 0.5%–1% of the loan amount.
- **Discount Points:** These are optional fees paid to lower your interest rate.
- **Appraisal Fee:** This typically costs around \$300–\$500.
- **Credit Report Fee:** The lender charges this for checking your credit, typically \$25–\$50.
- **Underwriting Fee:** Lender charges for evaluating your loan, typically \$400–\$1,000.
- **Title Search Fee:** The cost of a title company researching the property's history to ensure there are no liens or claims – usually \$150–\$400.
- **Title Insurance:** Protects you and your lender against future claims on the property's title – usually 0.5%–1% of the purchase price.
- **Escrow/Settlement Fee:** Paid to the title company or attorney handling the closing – usually \$500–\$1,000.

### Prepays

THESE ARE UPFRONT PAYMENTS FOR FUTURE EXPENSES RELATED TO YOUR PROPERTY

- **Homeowner's Insurance Premium:** You typically pay the first year's premium upfront
- **Property Taxes:** Lenders may require 2–3 months of property taxes to be pre-paid into an escrow account. This ensures funds are available when the tax bill is due.
- **Prepaid Interest:** Interest that accrues on your loan from the closing date until the first mortgage payment, based on the closing date and loan terms.
- **Private Mortgage Insurance (PMI):** If your down payment is less than 20%, you may need to pay upfront mortgage insurance premiums.

### Total Expected Cash to Bring

- On average, closing costs range from **2%–5% of the purchase price of the home**. This includes loan costs, pre-pays, and title fees.
- You will receive a **closing disclosure** from your lender at least three days before closing, detailing the exact amount of cash you need to bring.
- Use a certified check or wire transfer for the funds, as personal checks are typically not accepted at closing.



## ABOUT ME

# What You Can Expect Working With Me

### *I'm Curious*

I want to have a clear understanding of your goals, who you are, and what your home means to you.

### *I'm Committed*

I bring my A-game to every transaction, and I'm committed to achieving the best outcomes for my clients.

### *I'm Proactive*

I'm always one step ahead, anticipating potential roadblocks and finding creative solutions to overcome them.

### *I'm Personal*

I believe in building relationships on mutual respect (and some humor!). I've found this is what leads to the best outcomes!

I LOVE helping first time buyers navigate the journey of becoming homeowners. It would be an honor to represent you in this huge life milestone. Shoot me a message if you have any questions - I'm here to be a resource to you!



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Follow along on Instagram!



## CASE STUDY

# Helping First-Time Buyers in a Competitive Market

## BACKGROUND

Caitlin and Berry, a young couple eager to purchase their first home, faced the common hurdles of a competitive market in Charlotte: a detailed wish list and shopping from California.

## THE STRATEGY

- Served as their on-the-ground representative, touring homes via FaceTime and giving clear, unbiased feedback so they could confidently buy from out of town.
- Focused the search on the right homes only, prioritizing long-term fit over rushing a deal.
- Stayed highly responsive and organized, ensuring every step moved forward smoothly despite distance and time constraints.



## THE RESULTS

- Caitlin and Berry purchased their home with confidence, relying primarily on virtual showings.
- The process stayed efficient, well-coordinated, and low-stress for first-time buyers.
- They felt genuinely advocated for, not sold to, leading to a strong referral-level experience.



"We had an awesome experience working with Dante as first-time home buyers. He was patient and a strong advocate throughout the process. When looking at homes, I always felt like he had our best interests in mind over trying to close a deal. When we had questions, he was responsive outside of normal work hours and organized in making sure all steps were completed in a timely manner. We would strongly recommend Dante to first-time or experienced home buyers!"

# What Clients Are Saying



This was my first time selling a home and Dante was such a huge help. I had a million questions along the way and Dante was always super fast to respond to them and to put me in touch with the right people if needed. I was selling my home while living overseas which made things more complicated but Dante knew exactly what to do and made the whole process very simple. I will definitely work with Dante again when I go to purchase my next home!

*ELANOR JUDD*

Dante did an amazing job with our home purchase. He was able to help us get a great deal and made the buying process so easy. Everything from the initial offer to the inspection to our closing day was a seamless process. Would highly recommend Dante and the Dash Carolina team!

*KRISTY CROSSGROVE*



Dante was such an amazing help from start to finish and beyond during this entire process. He was super responsive and honest about the properties we visited with him. Would definitely recommend !

*KIMBERLY RICHARDS*



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