

BUYING YOUR NEXT HOME



BRG
REAL ESTATE

BRGonline.com

OUR MISSION

To help families make powerful & confident home buying decisions.

A home is often the single most important (and largest) investment people make in their lifetime.

Our goal is to make your experience as seamless and stress-free as possible so you can feel confident in your home buying decisions.

**More importantly,
WHAT ARE
YOUR
REAL ESTATE
GOALS** 

Regardless of the reasons you are buying, our clients usually have one goal: To find the right home and achieve the best possible price with the most favorable terms.

We'll use our local expertise to find you the home and the area that fits your needs and we'll use our knowledge of the homebuying process to explain both the national headlines and more importantly, what's happening in our local area. That way, you have the best of both worlds and can feel confident in your decision to buy a home.

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HOW'S THE MARKET?

MORTGAGE RATES WILL RESPOND TO INFLATION

Where mortgage rates will go from here largely depends on what happens with inflation in the year ahead. If inflation pressures ease, mortgage rates could pull back.

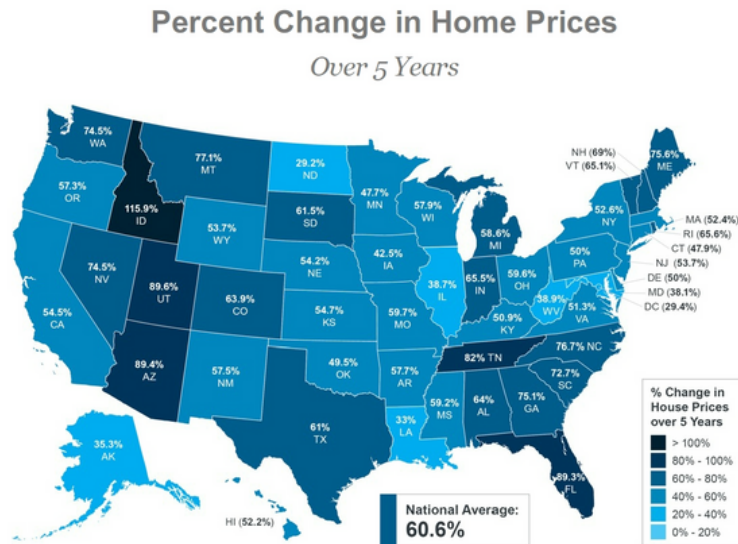
HOME SALES WILL MODERATE

Home sales are projected to be lower than 2022 due to higher mortgage rates that have moderated buyer demand.

HOME PRICE APPRECIATION WILL VARY

Some experts call for slight appreciation and some call for slight depreciation on a national level.

HOME PRICE GROWTH OVER TIME



HOMEOWNERSHIP IS WIDELY CONSIDERED TO BE A GOOD HEDGE AGAINST INFLATION

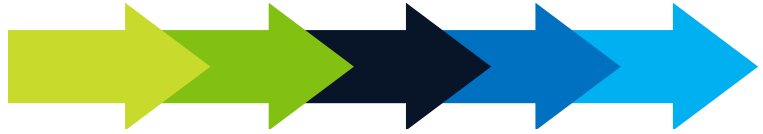
- With inflation high, landlords are even more likely to increase rent.
- Homeowners can lock in a monthly payment for 15-30 years.



of landlords plan to raise the rent on one or more of their properties within the next year.



THE BUYING PROCESS



1

Get pre-qualified through a lender or get together proof of funds if you are a cash buyer. These preliminary steps will impact your purchasing power.

2

Choose your REALTOR® and meet to discuss agency relationship and your property needs and desires.

3

Preview selected properties with your REALTOR® and begin prioritizing your selections.

4

Identify your first choice and discuss options and strategies. Prepare offer with your REALTOR® and get deposit funds ready.

5

Based on market and property conditions, work with your REALTOR® to negotiate the offer. Once all parties agree and the contract is executed, present the earnest money deposit.

6

Determine the necessary documents that your lender will need to process your loan if applicable. If paying with cash, organize your funds for accessibility.

7

Work with your REALTOR® to schedule a physical property inspection. Select an insurance provider and closing attorney. Provide the information to your lender.

8

Loan commitment is received.

9

Loan documents are fully executed and your lender sends funds for closing. Closing is scheduled either in person or by mail through the closing attorneys.

10

Upon transfer and filing of title and close of escrow, providing you with keys to your new property on the Carolina Coast!

MORTGAGE PRE-APPROVAL

Mortgage pre-approval means a lender has reviewed your finances and determined how much you're qualified to borrow.

FACTORS THAT MAY IMPACT PRE-APPROVAL

INCOME

DEBT

ASSETS

CREDIT HISTORY

EMPLOYMENT

BENEFITS OF PRE-APPROVAL



BUDGETING

It gives you more clarity when determining your homebuying budget.



NEGOTIATION

Pre-approval shows the sellers that you are a serious and qualified buyer giving you more leverage for negotiating.



CONFIDENCE

You can be more confident in your ability to secure a loan on the home you choose.

THINGS TO AVOID AFTER APPLYING FOR A MORTGAGE

Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender so you don't jeopardize your application.



Don't

change bank accounts.



Don't

apply for new credit or close any credit accounts.



Don't

make any large purchases.



Don't

co-sign other loans for anyone.



Don't

deposit cash into your bank accounts before speaking with your bank or lender.

READY TO GET STARTED?

A TEAM THAT WORKS FOR YOU

Your BRG real estate professionals will become your true partners as you navigate the real estate buying process. They will help you identify market trends and identify areas that are primed to deliver your best value. In every area, our agents are immersed in their communities where they learn about new opportunities first and stay on top of the market to provide sound real estate advice.

We can also help you assemble a strong team that will work on your behalf and remain focused on your best interests including:

✓ Real Estate Attorneys

✓ Lenders

✓ Title Companies

✓ Home Inspectors

UNDERSTANDING AGENCY LAWS

As licensed real estate professionals, there are certain documents that we as agents are required by law to discuss when it comes time to ask a customer to decide if they would like to become a client. If you've spoken with an agent and they haven't given you this information upfront then they are already violating the license law we are supposed to uphold!

As a consumer, you have the right as to how you would like to be represented. At BRG we strive to help each customer at the highest level which would be client level representation under a Buyer Agency agreement.

In order to better understand your options, any agent you speak with should share with you and thoroughly explain their states disclosure information. Those documents would be required documents for you to review and sign when working with any licensed agent.



About BRG Real Estate

In 2011, BRG began as an idea that a small, elite team of real estate agents committed to providing the highest levels of service, expertise, and professionalism could become a viable company in this competitive market. We made a conscious effort to focus on the clients instead of the numbers and in doing so, the clients were happy, the business thrived, and the numbers took care of themselves.

For several years, BRG has been the #1 Independent Real Estate Company along the Grand Strand - where we started - and have since expanded into:

Multiple Regions of South Carolina, North Carolina, Florida, Tennessee, and Georgia.

Our guiding philosophy in 2011 and still today, is that the most important aspect of every real estate transaction should be the relationship between the agent and their client. Above all else, it is our goal to provide you the most exceptional service available. We want to exceed your expectations, build an enduring relationship, and provide the knowledge and service to buy your next home with confidence.

**THANK
YOU!**

Thank you for taking the time to review this information. We look forward to helping you in any way possible as you consider this important move.

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