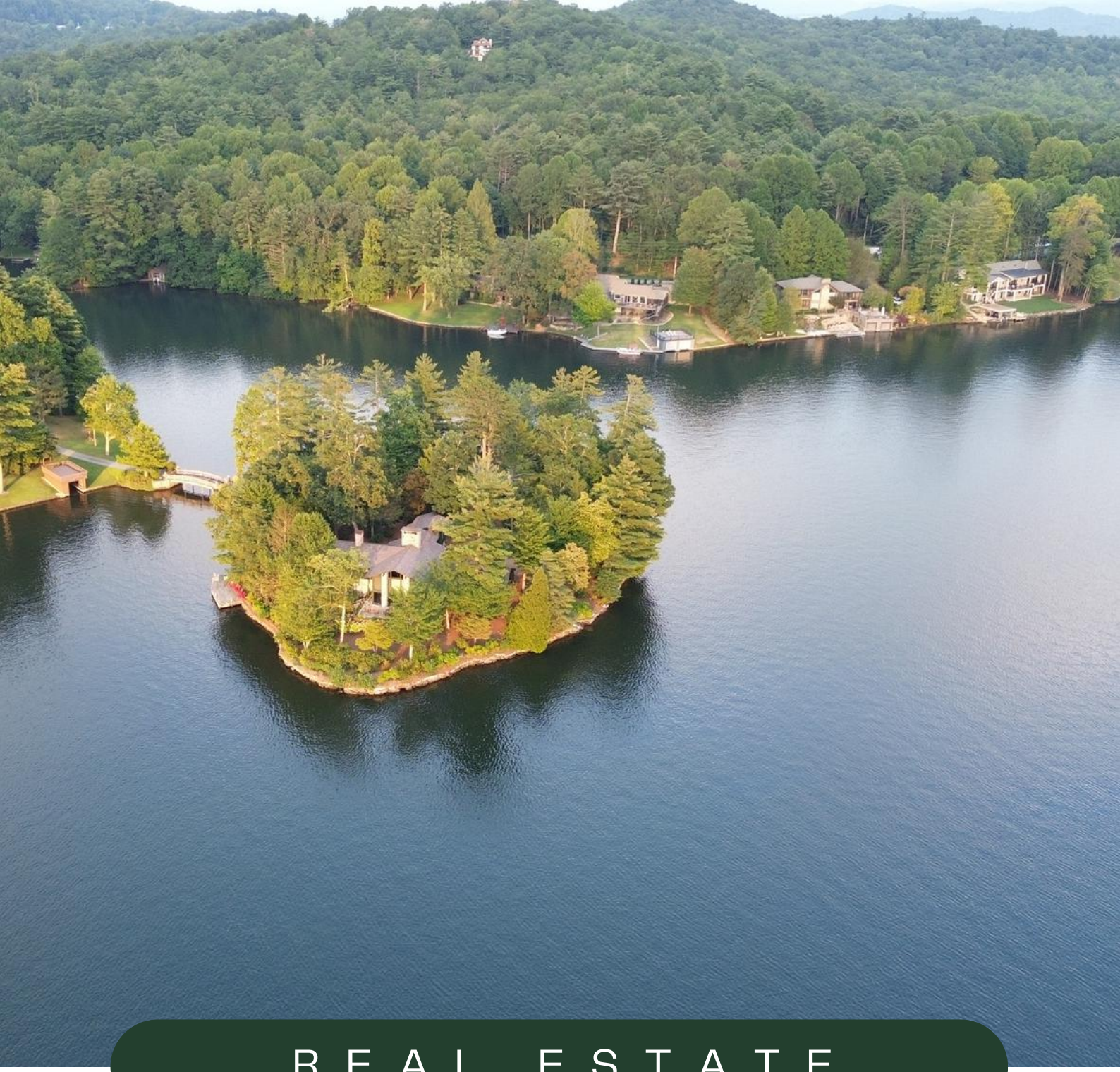


REAL ESTATE

BUYER HANDBOOK

PETIT PROPERTIES
REAL ESTATE

Buyer Handbook

PETIT PROPERTIES

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PETIT PROPERTIES REAL ESTATE

Buyer Handbook

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PETIT PROPERTIES REAL ESTATE

Welcome to Your Home Buying Journey

A clear path from your first conversation to closing day

Buying a home is both a major financial decision and a personal one. Whether you are searching for a full-time residence, a mountain retreat, a waterfront property, land, or an investment, our job is to help you move forward with clarity and confidence.

Petit Properties is a locally owned hometown brokerage serving Brevard, Lake Toxaway, Sapphire, Cashiers, and surrounding Western North Carolina communities. Our agents are full-time local professionals who understand the properties, roads, neighborhoods, amenities, and practical details that can make a meaningful difference in your purchase.

We will listen carefully, explain each step, coordinate with the professionals involved, and help you protect your interests from the first showing through closing. You are never just a transaction to us.

What you can expect from us

- A focused search based on your goals, timing, lifestyle, and budget
- Honest local insight about properties and communities
- Clear guidance on offers, negotiations, due diligence, and deadlines
- Reliable communication and careful transaction coordination
- Support from an experienced, top-producing local brokerage

This guide gives you the roadmap. Your Petit Properties agent will tailor the details to your purchase and answer questions along the way.

- We Are Local
- We Know Transylvania County
- We Produce Results
- Our Clients Love Us

Your Buying Roadmap

THE PROCESS AT A GLANCE

1. **Start with a consultation** We discuss your goals, preferred areas, property type, timing, and any home you must sell first.
2. **Plan your financing** Obtain a strong preapproval or prepare proof of funds before serious shopping
3. **Confirm representation** Review the agency relationshiip and buyer agreement so duties, services, and compensation are clear.
4. **Search strategically** We identify properties, arrange tours, and evaluate each option against your priorities.
5. **Write a competitive offer** We explain price, terms, deposits, dates, contingencies, and risks before you sign.
6. **Complete due diligence** Inspect the property, evaluate documents and costs, secure financing and insurance, and investigate concerns.
7. **Prepare for closing** Your lender, attorney, agent, insurer, and other professionals coordinate the final requirements.
8. **Close and take possession** Sign documents, complete funding and recording, receive keys, and begin your next chapter.

Every transaction is different. Cash purchases, condominiums, land, new construction, investment properties, and homes in private club communities can require additional steps.

Prepare Before You Shop

FINANCING AND BUDGET

A clear financial plan strengthens your position and helps you search within a comfortable range. If you are financing, speak with a reputable lender early. A prequalification is an initial estimate; a preapproval generally involves a more detailed review and can make your offer more credible.

What your lender may review

- Income and employment history
- Credit profile and existing debts
- Assets available for down payment, deposits, closing costs, and reserves
- Loan type, property use, and estimated monthly payment

Budget beyond the purchase price

- Due diligence fee and earnest money deposit
- Lender, appraisal, attorney, title, recording, and settlement charges
- Inspections, surveys, tests, and specialist evaluations
- Homeowners, flood, and other property-specific insurance
- Property taxes, utilities, maintenance, repairs, HOA or POA dues, and club costs

Moving, furnishings, improvements, and an emergency reserve

Avoid changing jobs, opening new credit, financing large purchases, moving substantial funds without documentation, or missing payments while your loan is in process. Ask your lender before making a financial change.

Understanding Buyer Representation

YOUR WORKING RELATIONSHIP

North Carolina real estate professionals must explain agency relationships and provide the Working With Real Estate Agents disclosure at the appropriate time. Your agent will also review a written buyer agency agreement that describes the services to be provided, the duration of the relationship, the agent's duties, and how the firm may be compensated.

Compensation is negotiable. Depending on the transaction, a seller or listing firm may offer compensation, a buyer may pay some or all compensation, or the parties may negotiate another arrangement in the offer. Any seller contribution is subject to the contract and, when applicable, lender rules.

How your buyer agent helps

- Clarifies your priorities and creates a practical search plan
- Finds and evaluates available properties and relevant market information
- Schedules showings and gathers available property documents
- Prepares and explains offers and negotiates at your direction
- Tracks deadlines and coordinates inspections, repairs, financing, appraisal, insurance, and closing
- Protects confidential information and advocates for your interests within the scope of the agency agreement

Read all agency documents carefully and ask questions. Real estate brokers provide transaction guidance but do not replace attorneys, lenders, inspectors, engineers, tax advisers, insurance professionals, or other specialists.

Search With Local Knowledge

FINDING THE RIGHT PROPERTY

The best search begins with priorities, not listings. Separate your needs from preferences and decide where you can be flexible. We will help you compare each property with the full picture in mind, including location, condition, access, ownership costs, resale considerations, and lifestyle fit.

Questions to answer before touring

- Primary residence, second home, short-term rental, or long-term investment?
- Preferred towns, commute, elevation, views, water access, or club amenities?
- Required bedrooms, accessibility, parking, storage, internet, and pet needs?
- Comfort level with renovations, steep driveways, private roads, wells, septic systems, and acreage?
- Maximum monthly ownership cost, not only maximum purchase price?

Western North Carolina property considerations

- Road ownership, maintenance agreements, winter access, driveway grade, and emergency access
- Well yield and water quality; septic location, permit, capacity, and condition
- Drainage, streams, flood risk, erosion, slope stability, retaining walls, and prior storm impacts
- Cellular service, broadband availability, power reliability, generators, and utility easements
- Survey, boundaries, encroachments, rights of way, restrictions, zoning, and intended use
- HOA or POA documents, assessments, reserves, rental rules, architectural controls, and amenity or club costs

Build a Strong Offer

A strong offer is not always the highest offer. Price matters, but sellers also evaluate financing, deposits, due diligence timing, closing date, requested personal property, concessions, and the likelihood of a smooth closing. We will review available market information and help you choose terms that match both the property and your risk tolerance.

KEY OFFER DECISIONS

Term	What to consider
Purchase price	Market evidence, competition, property condition, appraisal risk, and your walk-away point
Due diligence fee	Paid directly to the seller for the negotiated due diligence period; generally not refundable if the buyer terminates during that period, except as the contract provides
Earnest money	Held in escrow under the contract; refundability depends on the contract and timing
Due diligence period	Time to investigate the property, financing, insurance, title, documents, and other concerns before the deadline
Financing and appraisal	Loan program, down payment, lender deadlines, appraisal issues, and cash needed if value is low
Closing and possession	Attorney availability, lender timing, recording, seller needs, and when keys may be released
Personal property	Items such as furniture, appliances, boats, docks, or equipment should be clearly identified and evaluated with lender and attorney guidance

Do not rely on verbal promises. The final written contract and addenda control the parties' obligations.

Use Due Diligence Wisely

FINDING THE RIGHT PROPERTY

North Carolina's standard residential contract commonly gives the buyer a negotiated due diligence period. During this time, the buyer should complete desired investigations and decide whether to proceed. The buyer may generally terminate during the period as provided by the contract, but the seller typically retains the due diligence fee. Earnest money treatment depends on the contract and the timing of termination.

Possible inspections and investigations

- General home inspection and follow-up evaluations by qualified specialists
- Pest or wood-destroying insect inspection; radon testing; mold or environmental evaluation when appropriate
- Well, water quality, septic, sewer, chimney, HVAC, roof, electrical, plumbing, structural, drainage, and retaining-wall review
- Survey, title search, easements, restrictions, permits, zoning, and intended-use review
- HOA or condominium documents, budgets, assessments, insurance, reserves, meeting minutes, rental rules, and litigation
- Property insurance availability and cost, including flood coverage considerations
- Loan approval and appraisal, when financing is involved

Inspection findings do not automatically require a seller to make repairs. Your options depend on the contract, timing, negotiation, and your priorities. We will help you organize requests, but inspectors and other licensed specialists should advise you about condition and scope; your attorney should advise you about legal rights.

Deadline discipline matters

Schedule inspections immediately, review reports promptly, obtain repair estimates when needed, and keep lender and insurance work moving. Waiting can reduce your choices as the due diligence deadline approaches.

Prepare For Closing

FROM CONTRACT TO KEYS

Once you are under contract, several professionals work in parallel. Your Petit Properties agent helps keep the transaction organized while each specialist handles their area of responsibility.

1. **Select the closing attorney** The attorney performs legal closing work, coordinates title matters and settlement documents, and handles recording and disbursement.
2. **Complete lender requirements** Respond quickly to document requests, satisfy underwriting conditions, review disclosures, and confirm funds needed.
3. **Bind insurance** Secure acceptable coverage early enough to resolve questions before closing.
4. **Resolve due diligence items** Finish inspections, investigations, negotiations, and decisions before applicable deadlines.
5. **Review final figures** Carefully review the Closing Disclosure or settlement statement and ask about anything you do not understand.
6. **Arrange secure funds** Follow the attorney's verified instructions. Independently confirm wiring information using a trusted phone number.
7. **Conduct the final walk-through** Confirm the property's expected condition and agreed items shortly before closing.
8. **Sign fund and record** Ownership generally transfers after required documents are signed, funds are received, and the deed is recorded. Do not assume keys are available before confirmation.

Wire fraud warning

Real estate transactions are frequent targets for wire fraud. Email instructions can be spoofed. Never send funds based only on an email or a changed instruction. Call the closing attorney at a previously verified number and confirm the bank name, routing number, account number, and recipient before transmitting money.

Your Buyer Checklist

A clear path from planning to ownership

Before shopping

Choose your Petit Properties agent; define goals; talk with a lender; gather proof of funds; estimate the full ownership budget.

Before an offer

Review agency documents; study comparable sales and property information; evaluate deposits, deadlines, financing, closing date, and risks.

Immediately after contract

Deliver required funds; contact the lender and attorney; schedule inspections; request insurance quotes; begin document review.

During due diligence

Attend inspections when possible; read reports; investigate access, utilities, restrictions; flood and slope concerns; review HOA or club costs; make decisions before the deadline.

Before closing

Confirm loan approval and insurance; review final figures; arrange verified funds; transfer utilities; schedule the final walk-through; bring required identification.

After closing

Keep your signed documents and settlement records; update mailing and tax information; change locks or access codes; create a maintenance plan; enjoy your new property.

Save these contacts

- Petit Properties agent
- Lender
- Closing attorney
- Home inspector and specialists
- Insurance professional
- Surveyor
- HOA, POA, condominium, or club contact

Why Buyers Choose Petit Properties

LOCAL EXPERTISE AND PROVEN RESULTS

Our roots are here. Petit Properties was founded in 2016 by Cindy Petit, a lifelong Brevard-area resident with more than 20 years of full-time real estate experience. We are a small, high-producing hometown brokerage with full-time local agents and offices serving Brevard and Lake Toxaway.

For buyers, local knowledge goes well beyond identifying homes for sale. It means understanding how the area lives: private roads, mountain access, lakes and waterways, wells and septic systems, club communities, neighborhoods, distances, seasons, and the practical details that shape ownership in Western North Carolina.

We combine that knowledge with professional negotiation, careful transaction management, modern technology, and responsive personal service. Our goal is to help you make a well-informed decision and feel supported at every step.

Areas we proudly serve

- Brevard and Transylvania County
- Lake Toxaway and Lake Toxaway Estates
- Sapphire and Burlingame
- Cashiers and surrounding mountain communities
- Etowah, Horse Shoe, Penrose, Rosman, and Balsam Grove

Ready to begin?

Tell us what you hope to find, and we will help you create a clear plan for the next move.

Ready to Begin Your Property Search?

Whether you are ready to buy now or simply want to understand more about buying real estate in Western North Carolina, I would be honored to learn more about your goals and discuss a strategy for today's market.



Serving

• Brevard • Lake Toxaway • Sapphire

• Surrounding Western North Carolina Communities

20+ Years Full-Time Real Estate Experience

It's Not Just Real Estate, It's Our Home



Lake Toxaway

Cindy Petit founded Petit Properties in 2016 with a commitment to providing clients with experienced, professional representation and exceptional hometown customer service.

15 Silversteen Road
Lake Toxaway, NC 28747
828-553-1023
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Our Offices

Brevard

Our second office was opened in Brevard with a dedicated team of approximately 12 local agents, Petit Properties consistently performs among the area's top-producing real estate agencies.

161 Rosman Highway
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