NO. 04 · THE BUYER'S EDITION · 2026

NORTH CAROLINA

Haus of Sanctuary



THE GUIDE

Buying, *in order*

Nine steps from the first conversation to the keys. What you send and sign; what I handle.

Eridania M. Bonilla, REALTOR® · Haus of Sanctuary · hausofsanctuary.com

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THE BUYER'S GUIDE · 2026

Buying in Charlotte, *in order.*

Every step from the first conversation to the keys, what you send and sign at each one, and what I handle so you don't have to. North Carolina does a few things its own way: a due diligence fee, a due diligence period, and a closing run by an attorney. This guide walks you through all of it.

01 At a glance: every step, one calendar

02 Step by step: what you do, what I handle

03 Checklists

04 Questions people ask

05 Your brief

06 One conversation, and the sources

THE SHORT ANSWER

Buying here runs in nine steps. The two that surprise people from other states are the **due diligence fee and period**: you pay the seller a negotiated fee for a negotiated window to inspect, appraise and walk away for any reason, and the fee is generally not refunded.

Everything else is the work of a good team: a lender, a licensed inspector, an attorney who runs the closing, and a broker who keeps every date. You send and sign; I handle the rest, and you always know what comes next.

9 steps, *one calendar.*

1 BEFORE ANY TOUR

The first conversation

We agree the brief before we look at a single house: who decides, the price ceiling, the must-haves, the deal-breakers and the longest drive you will accept.

2 WEEK 1

Pre-approval or proof of funds

A lender's pre-approval (or a bank letter showing funds, if you are paying cash) tells you the price you can really pay and tells sellers you are ready.

3 WEEKS 1 TO 6

Find the home

We tour homes that fit the brief and ask the same five questions at every door: what I think of the price, days on market, the HOA and what it covers, why the seller is moving, and today's rate.

4 THE DAY YOU DECIDE

Make the offer

Offers here use the North Carolina Offer to Purchase and Contract (Form 2-T).

5 DAY 1 OF DUE DILIGENCE

Under contract: the due diligence period begins

Once the seller signs, your due diligence period starts.

6 EARLY IN DUE DILIGENCE

Inspections and the repair request

A home inspector licensed by the North Carolina Home Inspector Licensure Board reviews the structure and systems.

7 DURING DUE DILIGENCE

Appraisal, underwriting and title

Your lender orders the appraisal and underwrites the loan; your attorney searches the title.

8 THE LAST DAY OF DUE DILIGENCE

The end of due diligence: go, extend or end

Before the period ends you decide: go forward, agree an extension with the seller in writing, or terminate.

9 SETTLEMENT DATE

Closing with an attorney

You receive your Closing Disclosure at least three business days before closing.



What you do, *what I handle.*

01 BEFORE ANY TOUR
The first conversation

We agree the brief before we look at a single house: who decides, the price ceiling, the must-haves, the deal-breakers and the longest drive you will accept. A clear rule ("if we find a home with these three things, we move forward") is what keeps a search from stalling.

YOU SEND AND SIGN

- Share your brief and your timing
- Tell me who else decides
- Sign the buyer agreement (required before touring since August 2024)

I HANDLE

- Match the brief to the parts of Charlotte that fit it
- Explain how buyer-agent compensation works and is negotiated
- Set up a search that sends you only homes that fit

02 WEEK 1
Pre-approval or proof of funds

A lender's pre-approval (or a bank letter showing funds, if you are paying cash) tells you the price you can really pay and tells sellers you are ready. It also starts the documents your loan will need later.

YOU SEND AND SIGN

- Send the lender your income, asset and ID documents
- Ask for a pre-approval letter you can share

I HANDLE

- Introduce lenders who close on time here
- Translate the pre-approval into a monthly payment on real streets

03 WEEKS 1 TO 6
Find the home

We tour homes that fit the brief and ask the same five questions at every door: what I think of the price, days on market, the HOA and what it covers, why the seller is moving, and today's rate. Then we compare them side by side.

YOU SEND AND SIGN

- Tour, take notes, and say what you felt in each house
- Drive the commute at the hour you will drive it

I HANDLE

- Pull the price history and the sales around each home
- Find out what the listing does not say
- Keep a running comparison so the choice is clear

04 THE DAY YOU DECIDE
Make the offer

Offers here use the North Carolina Offer to Purchase and Contract (Form 2-T). Five terms carry it: the price, the due diligence fee, the earnest money deposit, the length of the due diligence period, and the settlement (closing) date. All five are negotiable.

YOU SEND AND SIGN

- Decide your price and terms with me
- Sign the offer electronically

I HANDLE

- Build the offer from the recent sales, not the asking price
- Negotiate terms as well as price
- Present the offer and keep the counteroffers moving

05 DAY 1 OF DUE DILIGENCE
Under contract: the due diligence period begins

Once the seller signs, your due diligence period starts. The due diligence fee goes to the seller and the earnest money goes to the escrow agent, by the dates the contract sets. From here, the clock matters.

YOU SEND AND SIGN

- Deliver the due diligence fee and the earnest money on time
- Apply for the loan

I HANDLE

- Send the signed contract to your lender and attorney the same day
- Put every deadline on one calendar you can see

06 EARLY IN DUE DILIGENCE
Inspections and the repair request

A home inspector licensed by the North Carolina Home Inspector Licensure Board reviews the structure and systems. Many buyers add a wood-destroying insect report, and a septic inspection where the home has one. You may ask the seller to make repairs, but the seller is not required to.

YOU SEND AND SIGN

- Attend the inspection if you can
- Read the whole report, not only the summary
- Decide what matters to you

I HANDLE

- Book inspectors and specialists for you
- Write and negotiate the repair request
- Arrange the re-inspection of finished repairs

07

DURING DUE DILIGENCE

Appraisal, underwriting and title

Your lender orders the appraisal and underwrites the loan; your attorney searches the title. If the appraisal comes in under the price, there is a second negotiation, and the due diligence period is when you still have the most room to act.

YOU SEND AND SIGN

- Answer the lender's document requests quickly
- Choose your closing attorney

I HANDLE

- Track the appraisal and underwriting with the lender
- Negotiate if the appraisal comes in low
- Keep the attorney, lender and listing agent on the same dates

08

THE LAST DAY OF DUE DILIGENCE

The end of due diligence: go, extend or end

Before the period ends you decide: go forward, agree an extension with the seller in writing, or terminate. Ending the contract within the period returns your earnest money; the due diligence fee generally stays with the seller. After the period, your right to end the contract is limited.

YOU SEND AND SIGN

- Make the decision before the deadline
- Sign any extension or termination in writing

I HANDLE

- Walk through every open item with you before the deadline
- Draft and deliver the extension or notice

09

SETTLEMENT DATE

Closing with an attorney

You receive your Closing Disclosure at least three business days before closing. You do a final walk-through, set up the utilities and change your address. A North Carolina attorney runs the closing, and the keys are yours once the deed is recorded.

YOU SEND AND SIGN

- Review the Closing Disclosure
- Wire funds only after confirming the instructions by phone with your attorney
- Set up utilities and mail

I HANDLE

- Book the final walk-through
- Confirm every figure with the attorney and lender
- Hand you the keys



03 · CHECKLISTS

Tick it off, *in order.*

Before you tour

5 CHECKS

- ◯ Pre-approval or proof of funds in hand
- ◯ The brief written down: ceiling, must-haves, deal-breakers
- ◯ Who decides, named
- ◯ The commute you will accept, timed
- ◯ Buyer agreement signed

During due diligence

8 CHECKS

- ◯ Due diligence fee and earnest money delivered on time
- ◯ Loan application submitted
- ◯ Home inspection booked and attended
- ◯ Wood-destroying insect report (and septic, if any)
- ◯ HOA documents read
- ◯ Repair request sent and answered
- ◯ Appraisal in
- ◯ Go, extend or end decided before the deadline

Closing week

6 CHECKS

- ◯ Closing Disclosure reviewed (three business days before)
- ◯ Wire instructions confirmed by phone with the attorney
- ◯ Final walk-through done
- ◯ Utilities and internet scheduled
- ◯ Mail forwarding set
- ◯ Keys in hand after recording

The questions *people ask.*

What is a due diligence fee?

A fee you pay the seller directly for the right to investigate the home and end the contract during the due diligence period for any reason or no reason. The amount is negotiated in the offer. If you end the contract, it generally stays with the seller; it is credited to you at closing if you buy.

How long is the due diligence period?

There is no standard length; it is negotiated between buyer and seller. It should be long enough for your inspections, any repair negotiation and your loan, including the appraisal. NC REALTORS® publishes a consumer brochure on the due diligence period, named in the sources; ask me and I will send it.

Is the earnest money refundable?

If you end the contract before the due diligence period ends, your earnest money deposit is refunded. After the period, your right to end the contract because of what your investigation found is limited, and the contract says what happens to the deposit.

Who pays for the inspections?

The buyer pays for the inspections, tests and appraisals they choose, unless the contract says otherwise. Book them early in the period so there is time for repairs.

Does the seller have to make repairs?

No. You can ask, and many sellers agree to some repairs or a price change, but the seller is not required to.

Who runs the closing?

In North Carolina, an attorney you choose runs the closing, searches the title and records the deed. I will introduce attorneys my clients have used.

Who pays the buyer's agent?

Since 17 August 2024 you sign a written agreement with your buyer's agent before touring, and it states the compensation, which is negotiable. Sometimes the seller pays part or all of it; we agree how it works before we start.



Your brief

Fill it in before our first conversation, or bring it to it.

About you

Name _____

Co-buyer name _____

Email _____

Phone _____

Best way to reach you (call, text, email) and time _____

Are you buying your first home? (yes / no) _____

Price and financing

Paying cash or financing _____

Lender name _____

Pre-approved for _____

Monthly payment you are comfortable with _____

Down payment you are considering _____

Do you need to sell a home first? (yes / no) _____

Renting now? When does the lease end? _____

If we find the home, are you ready to make an offer? If not, why? _____

Where

Parts of Charlotte you are considering _____

Your workplace address and the longest drive you will accept _____

How well do you know the area? _____

Describe the look and feel of the street you picture _____

The home

Home type: single family, townhome, condo _____

New construction, resale or both _____

Style: modern, classic, either _____

Size (sq ft) and lot (small, medium, large, acreage) _____

One level or more than one _____

Open plan? (yes / no) _____

Bedrooms, bathrooms, garage spaces _____

Your brief, *continued.*

What matters most (1 not important · 3 very important)

Primary suite on the main floor	○ 1	○ 2	○ 3	Walk-in closet	○ 1	○ 2	○ 3
Home office	○ 1	○ 2	○ 3	Guest room	○ 1	○ 2	○ 3
Large kitchen and pantry	○ 1	○ 2	○ 3	Formal dining room	○ 1	○ 2	○ 3
Fireplace	○ 1	○ 2	○ 3	Laundry room and storage	○ 1	○ 2	○ 3
Finished basement or bonus room	○ 1	○ 2	○ 3	Patio, deck or screened porch	○ 1	○ 2	○ 3
Pool	○ 1	○ 2	○ 3	Fenced yard	○ 1	○ 2	○ 3
Move-in ready	○ 1	○ 2	○ 3	Privacy and quiet	○ 1	○ 2	○ 3
A view	○ 1	○ 2	○ 3	Walk to restaurants and shops	○ 1	○ 2	○ 3
Close to parks and greenways	○ 1	○ 2	○ 3	Close to work, highways or transit	○ 1	○ 2	○ 3

Timing

Ideal move-in date _____

Best days and times to tour _____

What will decide it: price, terms, move-in date, location, condition, other _____





06 · ONE CONVERSATION

Start with *one conversation.*

Due diligence, the attorney closing, the five answers at every door: none of it should be a surprise. You send and sign. I handle the rest, and you always know what comes next.

Eri

Email eri@hausofsanctuary.com

Phone 917 · 330 · 0850

Web hausofsanctuary.com

Eridania M. Bonilla, NC Broker, REALTOR®. Better Homes and Gardens Real Estate Paracle. 25 years in brand and marketing, eight of them in New York commercial real estate; Charlotte, four years. One calendar with every date, shared with you; plain answers, the same day.

SOURCES

Offer to Purchase and Contract (Standard Form 2-T), jointly approved by NC REALTORS® and the North Carolina Bar Association. www.ncrealtors.org

NC REALTORS®, Risk Management Tools, "Due Diligence Period: Consumer Version" (paragraphs 1(j), 1(h) and 4, Form 2-T). www.ncrealtors.org

North Carolina Home Inspector Licensure Board and North Carolina Real Estate Commission, "Questions and Answers on: Home Inspections". www.ncrec.gov

Consumer Financial Protection Bureau, Regulation Z §1026.19(f): the Closing Disclosure must be received at least three business days before consummation. www.consumerfinance.gov/rules-policy/regulations/1026/19

National Association of REALTORS®, practice changes effective 17 August 2024: a written agreement with a buyer's agent before touring; compensation is negotiable. www.nar.realtor/the-facts

The NC REALTORS® consumer brochure on the due diligence period and the NCREC / NCHILB questions and answers on home inspections are published separately; ask me and I will send them to you.

This guide is general information about North Carolina practice, not legal advice; your contract and your attorney govern. Read October 2026.

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