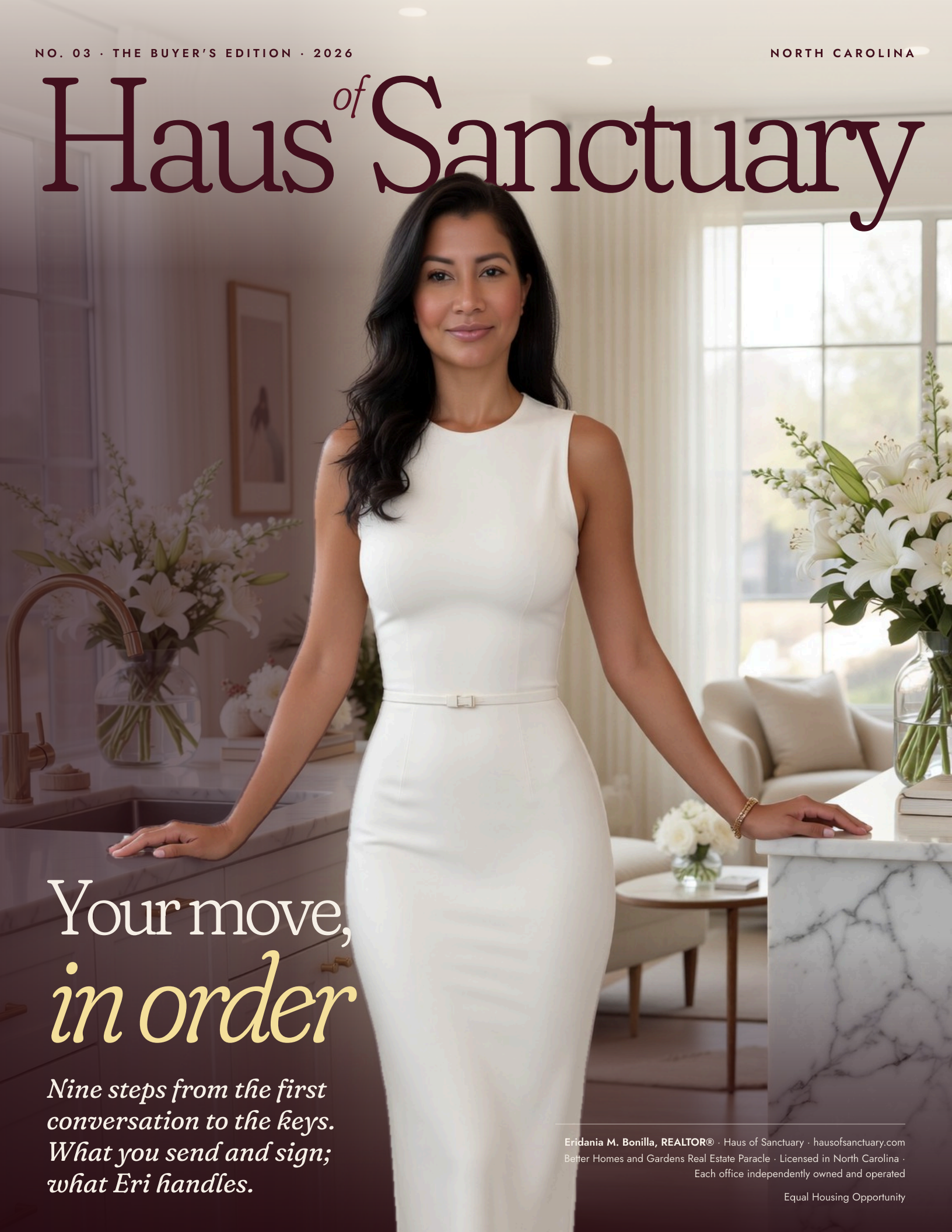
NO. 03 · THE BUYER'S EDITION · 2026

NORTH CAROLINA

Haus of Sanctuary



Your move, *in order*

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

Eridania M. Bonilla, REALTOR® · Haus of Sanctuary · hausofsanctuary.com
Better Homes and Gardens Real Estate Paracle · Licensed in North Carolina ·
Each office independently owned and operated

Equal Housing Opportunity

THE ORDER AT A GLANCE

Most of the stress is not knowing *what comes next.*

So here is all of it, before the first house. In each step, **what you send and sign** on the left, and **what I handle** on the right. Each step makes the next one smaller.

0 **We meet before you tour**
Twenty minutes. The rules of the search, written down, before any listing.

1 **Readiness and the monthly line**
The preapproval, and the full payment on a real house, before you tour it.

2 **The buyer agreement**
Explained and signed before the first door. Who pays, answered in writing.

3 **The part of Charlotte first**
One area, two at most, on four facts and the weekday drive.

4 **Touring: video first, one trip**
Rule homes out from your kitchen table. One trip to confirm three or four.

5 **The offer**
North Carolina's standard contract, and two kinds of money.

6 **Due diligence**
Inspect, ask for repairs, appraise. Never shortened to win.

7 **The attorney closing**
A lawyer runs it. You can sign from wherever you are.

8 **After the keys**
Utilities, movers, and someone you can still message.





Twenty minutes, on video or in person. The search gets a brief before it gets listings.

STEP 0 OF 8 · BEFORE ANYTHING

0 Before anything, *we meet.*

We write down the rules of the search: your dates, who decides, and the one line that would make you move forward. **Nothing to sign at this step.**

YOU SEND AND SIGN

Your dates
The move, the lease end, the job start. Whatever is fixed.

Who decides
The names of the people who sign, and who else you want in the conversation.

What you need
The brief in one line: "if we find this, we move forward."

ERI HANDLES

The questions first
What a normal Tuesday looks like, the drive you will accept, the house you picture. The brief is yours, not a listing's.

A cap on the options
A few homes compared well, not thirty seen once. Too many voices and too many choices are what stop a move.

The next step, dated
By email, the same day.



"Tell me your dates and where your workdays happen. I reply myself."

1 Readiness: *the number first.*

The budget decides the house, not the other way round. That number is **a monthly line, not a list price**: principal and interest at this week's rate, plus insurance, any HOA and the escrow your lender collects.

YOU SEND AND SIGN

The preapproval

Income, assets and the documents the lender asks for. It says what you can borrow, at what rate.

The full monthly line

Written out, on a real house, before you tour it.

More than one lender

Shop inside 45 days: the credit checks count as one inquiry.

ERI HANDLES

Charlotte lenders

Introductions to lenders at home with attorney closings, who close on time.

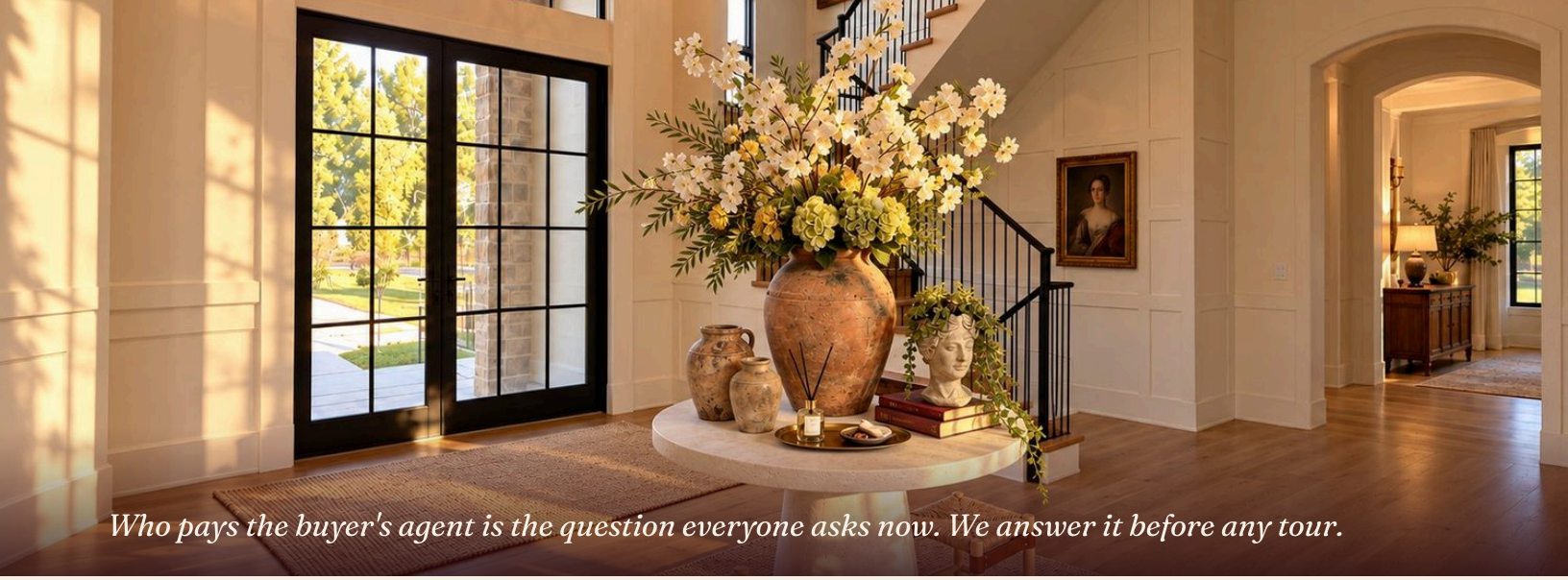
The line on a real house

Before you tour it, not after you love it.

If financing is not ready yet

The help-first step, the same for everyone: what the lender needs, a date to check in, and the Letter in between. No tours until the number is real.





Who pays the buyer's agent is the question everyone asks now. We answer it before any tour.

STEP 2 OF 8 · THE BUYER AGREEMENT

2 The agreement, *before the first door.*

Since 17 August 2024, an agent who uses the MLS needs **a written agreement with you before you tour a home**, in person or on live video. It states what I am paid, or how that is set. The fee is negotiable, and it is written down.

YOU SEND AND SIGN

The written buyer agreement
Explained line by line before you sign it.

Your answer on who pays
A seller may offer to cover some or all of it, or may not. We agree what happens either way.

ERI HANDLES

The agreement, line by line
Before you sign it, in plain words.

The ask in the offer
When you want the seller to cover the fee, or give a concession toward closing costs, I write it into the offer.



"The fee is negotiable, and it is written down before the first door."

It never surprises you at the offer, because it was settled before the first door.

3 The part of Charlotte, *on four facts.*

The right house in the wrong part of the city is still the wrong move. So the area comes before any listing, chosen on **where your workdays happen, your price band, the house you picture, and the drive you will accept.**

YOU SEND AND SIGN

Your four facts
The quiz reads them in about two minutes.

The office address
And the hour you would leave in the morning.

ERI HANDLES

One area, two at most
From the six areas, on price and the drive.

The weekday drive
From your office, in real traffic, at the hour you would drive it. The shortlist is proven on the road, not on a map.

Where to check the rest
The official lookups for any address, so you read the source, not my summary.



01 Waxhaw, Marvin & Weddington

02 Ballantyne

03 Myers Park & Eastover

04 Matthews & Mint Hill

05 Huntersville, Cornelius & Davidson

06 Mooresville & Lake Norman

One page each at hausofsanctuary.com/moving-to-charlotte-where-to-live, and the quiz at hausofsanctuary.com/move-quiz.



STEP 4 OF 8 · TOURING

4 Touring: *video first, one trip.*

Ruling homes out is the real work, and most of it happens from your kitchen table. **The one trip is spent confirming, not starting over.**

YOU SEND AND SIGN

Your notes after each video tour
In, out, or maybe.

Two days on the calendar
For one focused trip, once it is down to three or four homes.

ERI HANDLES

Live video tours
Slowly, on what photos hide: the slope of the lot, the road noise, the date on the water heater.

The still-listed check
Active in the MLS that morning, and a call to the listing agent, before anyone plans a trip around a house.

Five answers *at every showing*

1. The price against the closest recent sales
2. Days on the market
3. The HOA dues, and what they cover
4. Why the seller is moving, when the listing agent will say
5. The payment today, in your monthly line

5 The offer, and *two different checks.*

North Carolina has a standard contract, the Offer to Purchase and Contract, and it asks for two kinds of money. **They behave differently**, so know which is which before you write either one.

PAID TO THE SELLER

The due-diligence *fee*

Paid directly to the seller, for your right to walk away during the period.

Non-refundable unless the seller breaches; usually credited to you at closing.

HELD IN ESCROW

The earnest *money*

Held by an escrow agent, not the seller.

It comes back if you terminate inside the due-diligence period.

YOU SEND AND SIGN

The offer

Price, closing date, and the end date of the due-diligence period.

Both checks

The fee and the earnest money, delivered by the next banking day.

ERI HANDLES

The terms

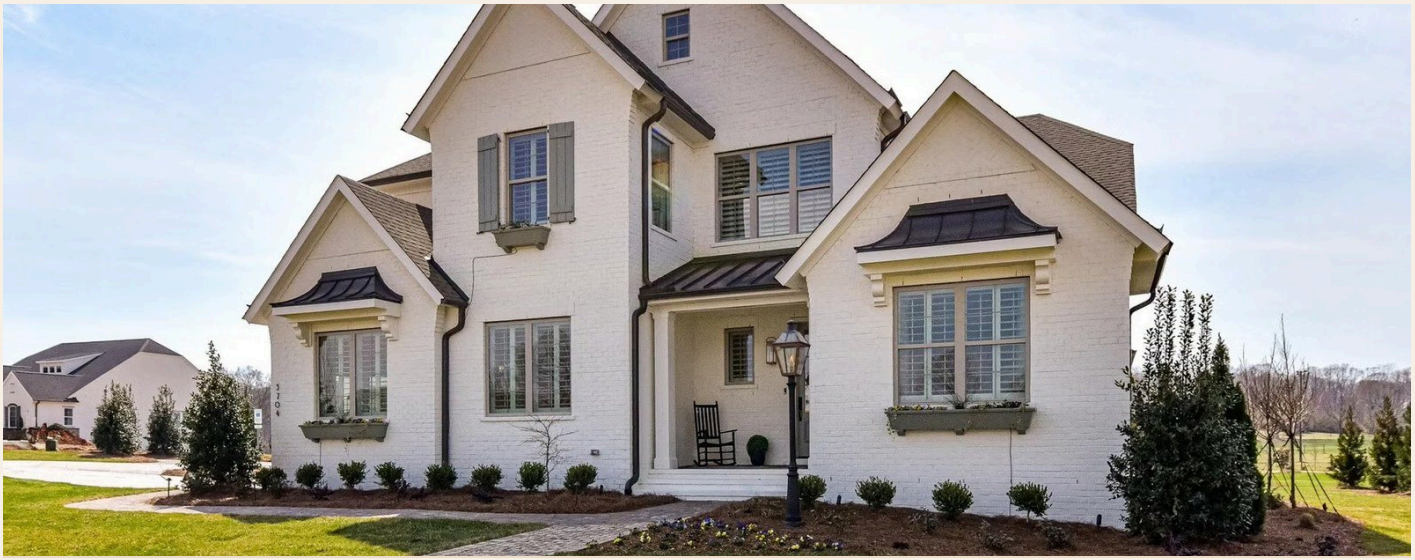
Built from the recent sales and the days on market, not from a guess.

The negotiation

The counteroffers, and every deadline in writing.

The wire, confirmed

By phone with the attorney's office, at a number you already have, never one from an email.





The window to inspect, appraise and walk away for any reason. We use every day of it.

STEP 6 OF 8 · DUE DILIGENCE

6 Due diligence, *never shortened to win.*

Two negotiations can happen inside the window: the repairs, and the appraisal if it comes in low. The seller is free to refuse any ask, so **the request is written to get a yes.**

YOU SEND AND SIGN

The repair request
In writing, and signed by both sides before the period ends.

A low appraisal, if it comes
Your choice inside the window: a lower price, more cash, or walk away.

Your decision by the end date
Go ahead, or terminate with your earnest money back.

ERI HANDLES

Every inspection, booked early
Home, pest, and septic or survey where the house needs it.

The second negotiation
The standard form has no appraisal contingency, so the appraisal is ordered inside the window and a low one is negotiated before it closes.

Repairs verified
Before closing, in a workmanlike manner.



"A seller can refuse any ask. So the request is written to get a yes."

7 The attorney closing, *from wherever you are.*

In North Carolina a licensed attorney runs a residential closing: a lawyer on your side of the table, by default. **You do not have to be here for it.**

YOU SEND AND SIGN

Your signing route, in week one
Confirmed with the attorney, the lender and the title insurer. Which route works is their call, not the law's.

The closing documents
At the table in Charlotte, or from where you are.

The funds
Wired only on instructions confirmed by phone.

ERI HANDLES

The attorney, from the start
Title search, the deed and the money run through their office.

The calendar to closing
Insurance, the final walk-through and the repairs checked off.

The keys
In your hand, or waiting for you when you land.

Three ways to sign *from another state*

Power of attorney
AVAILABLE

A specific power of attorney, signed and acknowledged, registered with a North Carolina register of deeds before the deed records.

Mail-away
AVAILABLE

The attorney sends the package; you sign before a notary where you are and send it back.

Remote electronic notarization
NOT OPEN YET

In the law for a signer anywhere in the U.S., but the state has not issued the first license. Its stopgap needs you physically in North Carolina.





STEP 8 OF 8 · AFTER THE KEYS

8 After the keys, *still here.*

YOU SEND AND SIGN

Utilities in your name
Power, water, gas and internet, from closing day.

The mover's date
Booked once the closing date is firm, not before.

ERI HANDLES

Who to call, for your address
The utility list and the order to call them in.

Movers and trades
Names I have seen do the work, booked around your dates.

Someone you can still message
After closing, the same email and the same number.

Selling a home *too?* None is best; one fits your numbers. All three in full: hausofsanctuary.com/guide-bridge

Sell first
Close on the home you are leaving, then buy with the proceeds. The gap is a short rental or a rent-back.

Buy first
Secure the next home, then sell, and move once, with the financing set up before you list.

The bridge
A loan against your equity covers the months between. Fees and a higher rate; one move.

The people I have helped said the same thing: nobody told them the order. So this is it. You send and sign; I handle the lenders, the attorney, the inspections, the repairs and the calendar, and I tell you what is next before you have to ask.

Eri





EVERYTHING ELSE FOR YOUR MOVE

One page with *all of it.*

Every guide, tool and area page is at **hausofsanctuary.com/resources**. Forward that link with this guide.

The *plans*

The Buyer's Guide
hausofsanctuary.com/charlotte-buyers-guide

The Seller's Guide, and the three orders
hausofsanctuary.com/charlotte-sellers-guide · /guide-bridge

Renting in Charlotte, ready to buy
hausofsanctuary.com/rent-or-buy-charlotte

The *tools*

Which part of Charlotte fits you?
hausofsanctuary.com/move-quiz

Your tour brief
hausofsanctuary.com/before-your-first-tour-charlotte

Check an address yourself
hausofsanctuary.com/check-it-yourself-charlotte

The six *areas*

hausofsanctuary.com/moving-to-charlotte-where-to-live

Moving from *your city*

New York · New Jersey · Boston · Washington, DC · Virginia · Atlanta · South Florida · Chicago · California

hausofsanctuary.com/moving-to-charlotte-from-…

Every two *weeks*

The Charlotte Letter
One thing about the move you can check for yourself, with the numbers and where they came from.

We meet before you tour anything. *Email me.* eri@hausofsanctuary.com

SOURCES

Consumer Financial Protection Bureau, *What is a preapproval letter?* (reviewed 28 Aug 2026): multiple lender credit checks inside a 45-day window count as a single inquiry. · National Association of REALTORS®, *What the NAR Settlement Means for Home Buyers and Sellers*: written buyer agreements before touring, in effect 17 Aug 2024; fees negotiable and not set by law; sellers may still offer compensation.

NC Real Estate Commission, *Questions and Answers on: Earnest Money Deposits* (REC 3.51, 7/31/20) and *Offer and Acceptance* (REC 3.17, 8/1/19); NCREC Bulletin 2014-V44-3, *"Due Diligence" Questions and Answers*; NC REALTORS® residential form changes summary, July 2022 (no loan or appraisal contingency in Form 2-T). · NC State Bar, Authorized Practice Advisory Opinion 2002-1; N.C.G.S. 47-28, 10B-134.1 and 10B-25(c); NC Secretary of State, *Remote Electronic Notarization*. All read 29 Oct 2026. General information about buying a home in North Carolina, not legal or lending advice; your attorney and lender confirm what applies to you.

Eridania M. Bonilla, NC Broker, REALTOR® · Haus of Sanctuary · hausofsanctuary.com · eri@hausofsanctuary.com
Better Homes and Gardens Real Estate Paracle · 8809 Lennox Pointe, Ste A, Charlotte, NC 28273 · Licensed in North Carolina ·
Working in English and Spanish · Each office independently owned and operated · Updated November 2026

Equal Housing Opportunity