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SANDHILLS • FAYETTEVILLE • SOUTH-CENTRAL NORTH CAROLINA

The Home Buyer's Guide

NORTH CAROLINA EDITION — 2026

Hey there! I'm Nehemias Lugo-Cheverez, and I'm here to make your home-buying journey smooth and stress-free. Whether this is your first home or your tenth, my goal is that you feel confident every step of the way.

Local
SANDHILLS TO FAYETTEVILLE

Bilingual
ENGLISH & SPANISH

Nehemias Lugo-Cheverez
REALTOR® · Dark Horse Group · NLC Realty

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WELCOME

Let’s make this smooth and stress-free.

Buying a home in North Carolina is exciting — and it can feel overwhelming too. That’s why this guide walks you through the whole process step by step, from pre-approval to closing day. You’ll always know what’s happening, what’s next, and who’s handling it.

Meet Lexi and her team — the ones keeping every detail on track

I’m proud to have an incredible assistant, Lexi, and her team of transaction coordinators working behind the scenes to streamline the transaction. From scheduling inspections to coordinating with our preferred partners, Lexi and her team make sure no detail is overlooked. You’ll likely hear from them throughout the process — they’re here to make your experience even more seamless.

Why work with me as your REALTOR®?

- Expert market knowledge across the Sandhills & Fayetteville region
- Skilled negotiation
- Paperwork expertise
- Local connections with trusted professionals
- A stress-free experience

What I handle for you

- Initial consultation on your needs, budget & timeline
- MLS searches and home-viewing appointments
- Market analysis and negotiation strategy
- Preparing & submitting your offer, including due diligence and earnest money arrangements
- Coordinating inspections with preferred inspectors
- Managing negotiations with the seller’s agent
- Final walkthrough scheduling and closing prep

How representation works in North Carolina

North Carolina law requires agents to disclose their representation status — you’ll always know exactly who I’m working for. LPT Realty offers these agency relationships:

Exclusive Buyer Agency

I represent you exclusively — advocating solely for your interests and negotiating the best possible terms.

Dual Agency

With consent, one agent represents both buyer and seller, acting neutrally and ensuring transparency and fairness.

Designated Dual Agency

The firm represents both sides but assigns separate agents, each fully representing their own client.

Steps 1–4 — Getting Ready to Win

1 Getting Pre-Approved for a Mortgage

Before we start house hunting, we find out how much home you can comfortably afford. Your lender will check credit (a soft pull initially, hard pull once under contract), gather financial documents, help you choose the right loan — Conventional, FHA, VA, or USDA — and issue your pre-approval letter. Pre-approval is your green light to shop with confidence.

> **My preferred lenders**
> **Evan Enstrom** — Responsive Mortgage · **Anthony Vaughan** — Zillow Home Loans
> You're welcome to use any lender you choose — I'll guide you either way.

2 Figuring Out What You Need in a Home

- Your preferred location, and the type of home you want
- How many bedrooms and bathrooms you need
- Must-have features — garage, yard, workshop, acreage
- The condition you're comfortable with: move-in ready or fixer-upper

3 House Hunting & Viewing Homes

I set up your MLS search so you receive real-time alerts the moment new homes hit the market. We schedule tours together and evaluate each home against your needs — until we find the one.

4 Making an Offer & Negotiations

Together we set the offer price, discuss the earnest money deposit, and include the right contingencies — inspection, appraisal, financing. Then I negotiate for the best deal, protecting your money and your interests.

5 Due Diligence, Earnest Money & Inspections

Once we're under contract, the Due Diligence Period begins. Two deposits matter here — and both credit back to you at closing:

Due diligence fee

Non-refundable, paid directly to the seller for the right to inspect and walk away for any reason during the period.

Earnest money

Held in escrow; refundable if you terminate within the due diligence period.

Lexi coordinates and schedules your inspections — home, termite, and pest — while your lender orders the appraisal. Preferred inspectors: **New Leaf Home Inspections** and **Canady's Pest Control**.

6 Mortgage Loan Processing & Final Approval

- Your lender verifies your finances
- The appraisal is ordered, conducted, and the report provided to us
- If the appraiser mandates repairs, we negotiate those with the seller
- The file goes to underwriting once the appraisal and required documents are satisfied
- With the green light from underwriting, your file is sent for clear-to-close

"Clear to close" means every loan condition has been met and your lender is ready to finalize the loan and schedule your closing appointment.

7 Preparing for Closing

- Your lender and I review the Closing Disclosure with you
- Neal helps you secure your homeowner’s insurance policy
- We schedule your final walkthrough
- You prepare funds for closing with the lender or attorney

> **Wire fraud protection**
> To reduce fraud, all funds over $5,000 must be wired. Wiring instructions are sent only after the settlement statement is finalized — always verify by phone before sending money.

8 Closing Day — What to Expect

We meet at your attorney’s office to sign the closing documents. Our preferred closing attorney is Larris Hutton of Hutton Law, serving Fayetteville and Jacksonville — (910) 302-7094 · larris@hutton.law · hutton.law. Once both sides have signed, loan funds are disbursed and the deed is sent to the county for recording. In North Carolina, you officially own the home — and get the keys — only when the deed is recorded. That’s often the same day, or the next business day.

9 Getting Your Keys & Moving In

- Change the locks for added security
- Set up utilities — Lexi will send you a list of the utility companies serving your area
- Update your address with important contacts and services
- Meet your neighbors and enjoy your new home

Your Team, Your Rights & Next Steps

MY PREFERRED PARTNERS & SERVICE PROVIDERS

LENDER	Evan Enstrom — Responsive Mortgage
LENDER	Anthony Vaughan — Zillow Home Loans
PHOTOGRAPHY	NLC Media Group — professional photos, drone & video
HOME INSPECTION	New Leaf Home Inspections
PEST CONTROL	Canady's Pest Control
HOME INSURANCE	Neal Henry — NC Farm Bureau
CLOSING ATTORNEY	Larris Hutton — Hutton Law · (910) 302-7094 · hutton.law

Quick answers

- **Typical timeline:** 30–45 days from contract to closing
- **Keys:** after the deed is recorded with the county
- **Closing costs:** roughly 2–5% of the purchase price
- **Inspection issues:** we renegotiate — or withdraw if necessary

Fair Housing

You are protected under the Fair Housing Act against discrimination based on race, color, national origin, religion, sex, gender identity, sexual orientation, familial status, and disability. Complaints can be filed with HUD. I uphold these standards proudly.

READY TO BUY YOUR HOME?

Let's get started.

From pre-approval to keys in hand — you'll always know what's next.

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Nehemias Lugo-Cheverez · Dark Horse Group, brokered by lpt Realty, LLC · Equal Housing Opportunity.