THE BUYER BOOK



NEW CONSTRUCTION EDITION

RE/MAX Southern Shores | Professionals

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MEET YOUR AGENT

Bill Moeglin

A little about me: I'm originally from southern Illinois and have lived in Ohio, Maine, and New Hampshire. In 2016, my wife and I embraced the American dream by selling everything we owned and moving to the beach - it was the best decision we've ever made. We love to travel, enjoy the music scene, ball games, and getting away in our camper. Our rule is to always have something to look forward to and make memories every day. We have three boys and four grandkids, all back in Illinois unfortunately.

I'm passionate about helping people find their perfect home by the beach. In my first year with RE/MAX, I reached the 100% club level and was honored as the Stay & Play referral agent of the year. Additionally, I was recognized as one of three "break out agents of the year" for our brokerage.

But what I find most rewarding is seeing the joy on my clients' faces when they find the perfect home. If you're looking to buy or sell a home in the beach area, I'm here to help with expert advice and exceptional service.

I believe in the personal connection in all my business dealings, so if you're interested in working together, let's get in touch and make your real estate dreams a reality!



Scan this!



WHY A NEW CONSTRUCTION HOME MIGHT BE YOUR BEST OPTION

- No costly after-closing repairs - Who wants to buy a new roof or HVAC?
- Ease of transaction - No difficulty in dealing with a moody seller.
- It's brand new! All yours!
- New homes are built to must up-to-date code and are more energy efficient.
- New homes are lower maintenance
- New homes are usually cheaper to insure and have lower utilities vs. older homes.
- Home builders may offer incentives to help with closing costs and realtor fees.
- Homes are already updated to latest trends - no orange carpet!
- Really make it your own! Some builders allow customization.
- If something goes wrong, builders and manufacturers warranties are in place for you.
- Builders are usually much more flexible in timing of your closing. They may be able to adjust to accommodate the selling of your current home.
- Not in town when that perfect resale is put on the market? That's okay, we are already familiar with the builder, models, and lots.
- Sometimes builders offer special finance options you couldn't get with a resale.

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YOUR GRAND STRAND NEW CONSTRUCTION *Concierge*



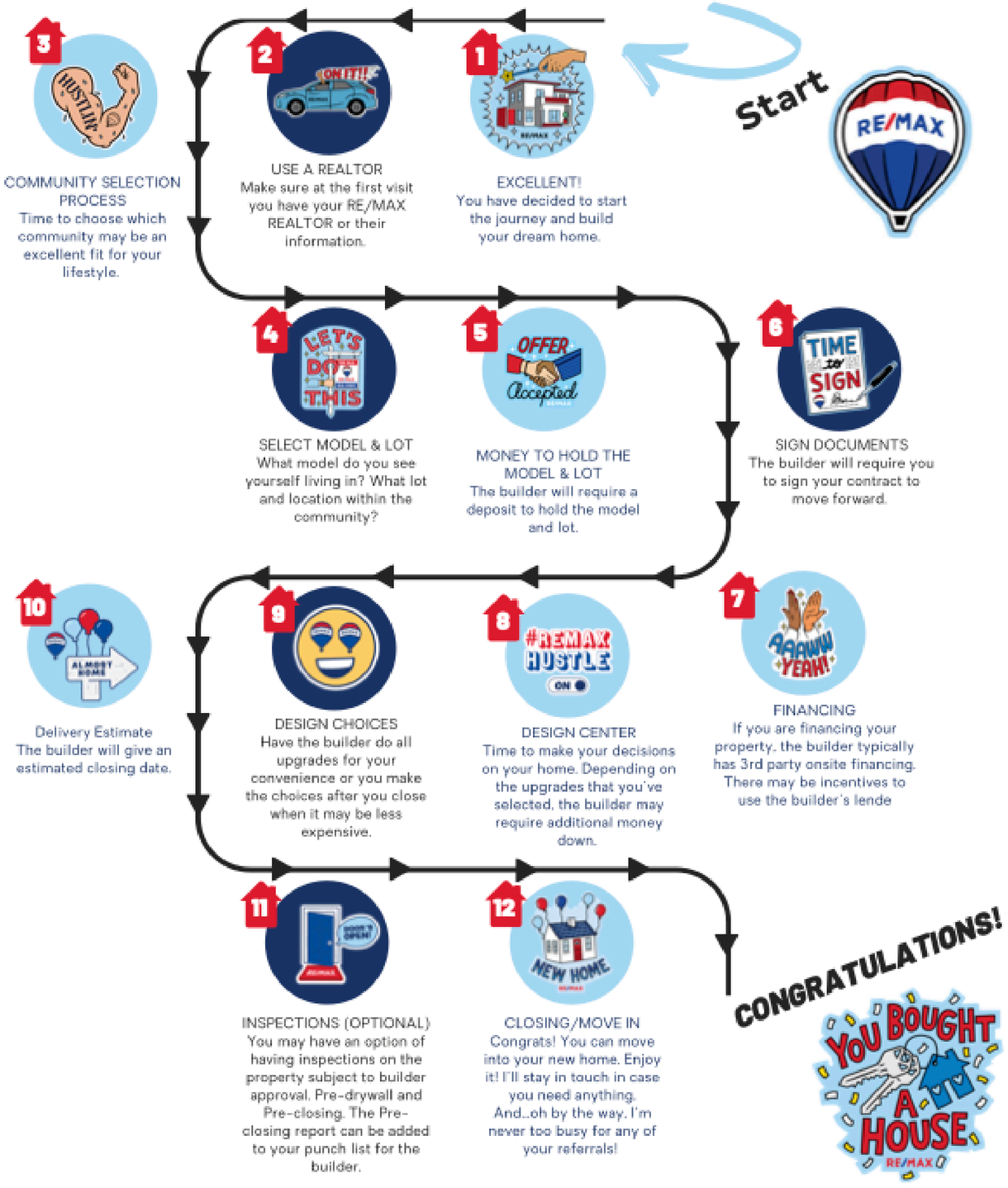
- I'lll give you individual attention from the first meeting to closing and beyond.
- Will be your partner/guide in helping you decide on best builder, model, neighborhood, and lot for you.
- Regular follow up with you and builder - will attend and complete builder walks with you.
- Will regularly visit your new home - will take pictures (or FaceTime) to share with you. I'll be your boots on the ground.
- I'll guide you through the entire purchase process - I have a 52-point follow up. reminder system in place.
- For peace of mind, I will provide you with a processional inspection (pre-drywall only when possible.)
- Need assistance selling your home? Let me do the legwork and I will find you a great local RE/MAX agent.
- Fiduciary representation from me: obedience, confidentiality, loyalty, accounting, disclosure, reasonable care.
- Will help guide you through the lending process and discuss the options out there for you.
- Why use your own independent agent? Real simple: the onsite agent represents the builder; I represent and have a fiduciary duty to YOU!
- If your desired lot is not available today, I will watch, stay in contact with the builder and we will be ready when they release it for sale.

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NEW CONSTRUCTION BUYING PROCESS

12 STEPS TO BUYING YOUR NEW CONSTRUCTION HOME



THE GRAND STRAND IS MORE THAN JUST MYRTLE BEACH

IF YOU DIDN'T KNOW...

Horry County is BIG! At 1,250 square miles, it is bigger than Rhode Island!



I service all of Horry & Georgetown Counties.

There are 22 cities in Horry County, but over 200 populated places. The county has a population of about 350,000 with only about 10% living in Myrtle Beach proper. The outlying towns are growing the fastest - they may offer the best value and maybe the privacy you need.

The GS stretches up the coast, covering 60 miles between Little River & Georgetown.



YOU WANT OPTIONS?

In Horry County alone, there are 40+ builders to choose from, offering homes in over 100 communities/neighborhoods with approx. 900 active MCS listings.

NEED A LENDER?

I can help! I can provide you with a list of a few lenders I've worked with in the past and found their services to go above and beyond my expectations. Not every lender will be a good fit for you, so please do your research and choose one that best fits your needs.



TIPS FOR CHOOSING A LENDER

- Get a First Impression. Do they take your call? Answer your questions in detail? Compare Rates, Fees, Closing Costs and Timeframe for Closing.
- Do your homework. Check reveiws. Ask for referrals.
- Let your agent help you make an informed decision.

Most builders offer closing cost incentives and/or special finance rate options that is tied to using their preferred lender and attorney!

FINANCE TIPS

- Avoid large purchases during the transaction.
- Delay changing jobs until after the transaction is complete
- You don't have to have perfect credit.
- You don't have to put 20% down.

LOAN CHECKLIST

Sometimes you will need to provide documentation more than once. Providing documents in a timely fashion is pertinent to your loan approval.

- ☐ Two years of W-2's & tax returns
- ☐ 30 days paystubs
- ☐ Two months Bank Statements
- ☐ List of Debts & Assets
- ☐ Divorce Decree (if applicable)
- ☐ Explanation of credit issues (if necessary)

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WHAT IS A MORTGAGE?

Finding out where your money goes can help you better understand the status of your mortgage and what options may be available to you.

PAYMENT BREAKDOWN

Your mortgage is based on a variety of factors, including your down payment, credit score and property type.

PRINCIPAL
Amount of money borrowed, not including interest, to purchase the home.

INTEREST
Percentage charged for the use of borrowed money.

TAXES
Decided by the municipality you live in and is based on the property's value

INSURANCE
Homeowner's insurance and possibly mortgage insurance, varies by loan product.

MORTGAGE INSURANCE?

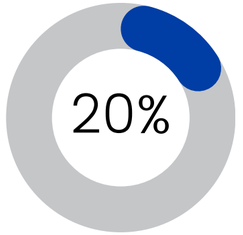
Here's what you need to know and how it may affect your monthly mortgage payment.



WHAT IF YOU MADE ONE EXTRA PAYMENT EVERY YEAR?

It will save you time and money during the lifetime of the loan.

12 PAYMENTS/YEAR		13 PAYMENTS/YEAR
$250,000	Original loan amount	$250,000
30 years	Payoff time	25.5 years
$1,266	Monthly payment	$1,266
$206,013	Total interest paid	$170,137
$0	Total amount saved	$35,876



MAGIC NUMBER

If you buy a home and put down less than 20%, you may be required to have mortgage insurance

WHAT IS PMI?

Private Mortgage Insurance

PMI is insurance for conventional loans with less than 80% equity or less than 20% down. It can be paid monthly with your mortgage payment, built into your mortgage rate, or upfront at the time of closing.

WHAT IS MIP?

Mortgage Insurance Premium

MIP is an insurance policy used in FHA loans. It can also be paid monthly, built into your mortgage rate, or upfront at the time of closing.

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HOME CRITERIA SHEET

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Mark the items to the right with
"Check" your NEEDS/MUST HAVE'S
~~Strikethrough Undesirable~~
Everything left is a WANT

CHARACTERISTICS OF MY NEXT HOME

- ☐ Townhouse
- ☐ Condo
- ☐ Detached
- ☐ One Story
- ☐ Two Story
- ☐ 3 Bedrooms
- ☐ 4 Bedrooms
- ☐ 5+ Bedrooms
- ☐ 2 Bathrooms
- ☐ 3 Bathrooms
- ☐ 2 Car Garage
- ☐ 3 Car Garage
- ☐ _____
- ☐ _____
- ☐ _____

- ☐ Formal Living Room
- ☐ Formal Dining Room
- ☐ Office
- ☐ Bonus Room
- ☐ Gas Heat
- ☐ Electric Heat
- ☐ Garden Tub
- ☐ Walk In Closet
- ☐ Fireplace
- ☐ Pool in Yard
- ☐ Pool in Community
- ☐ Ability to Fence yard
- ☐ _____
- ☐ _____
- ☐ _____

ADDITIONAL INFO

- Square Footage
- Price Range
- Area or Subdivision
- Year Built
- School District
- How soon do you need to move?

_____

- Do you have a home to sell first?

_____

- Other

_____

MY ROLE AND YOUR ROLE

WHAT YOU CAN EXPECT FROM ME

- Be on time for all meetings and showings
- Treat all parties fairly and honestly
- Respect your needs, time, and finances
- Always ensure we keep a win-win relationship
- Communicate with you regularly and openly
- Represent your best interests in any and all negotiations
- Consult you throughout the buying process to reach an intelligent, informed decision
- Provide complete showing packages and recommend the best pricing strategy
- Schedule home showings for homes that meet your criteria
- Assist you with the scheduling of inspections, closing, and document review
- Provide you with post-closing information and assist you with all future real estate needs



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WHAT I EXPECT FROM YOU

- Be on time to all meetings and showings
- Keep all appointments or call in a timely manner to reschedule
- Meet with a loam consultant in a timely manner after initial meeting (if applicable)
- Gas and Grocery rule- do NOT make any large purchases or incur debt (big vacations, cars, furniture, appliances, etc)
- Respond to calls from mortage, attorneys, inspections, etc
- Make an informed, intelligent offer immediately after finding your perfect home
- Loyalty- always reach out to me first and agree that you are working exclusively with me
- Respect the sellers property
- Notify me if you are leaving the area for longer than a couple days
- Have FUN and enjoy the process!