



LET'S FIND *home*

BUYER GUIDE

CHARLENE VANDAELE | REALTOR



“Going the extra mile so you can walk through the right front door.”

I'm so glad you're here! Buying a home is a meaningful milestone, and I'm honored to walk alongside you through every step. I take pride in making the process smooth, informed, and even enjoyable.

Real estate is personal, and so is my approach. I'll take time to understand what matters most to you and be your trusted guide from our first tour to the final keys in your hand. With market expertise and a heart for service, I'm here to be your advisor, negotiator, and biggest advocate.

You're not just working with an agent, you're gaining a partner who genuinely cares.

Let's find your future home—together.



Charlene Vandaele



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Meet Charlene

I CAN'T WAIT TO WORK WITH YOU



Charlene Vandaele

REALTOR

Charlene is your trusted guide through the home buying process, offering clear, steady guidance and a personal approach every step of the way. She's committed to helping each buyer feel confident, supported, and truly cared for from start to finish.

Why Work with Me?

GUIDANCE YOU CAN TRUST

How I Serve My Clients

When it comes to real estate, I believe the most important thing is service. My role is to listen carefully, guide you through your options, and help you make informed decisions that truly support your life — never to rush or pressure you into a choice that doesn't feel right.

I'm a clear communicator, loyal advocate, and detail-oriented professional who believes buyers deserve education, honesty, and steady support from start to finish. I help clients understand the process, anticipate decisions before they feel overwhelming, and move forward with confidence and clarity.

Homes should support real life, not add stress to it. My focus is always on helping you make choices that align with your lifestyle, priorities, and long-term goals — not just what looks good on paper. My role isn't just to sell you any home — it's to help you find the home that supports the life you're building.

YOUR UPSTATE SC REALTOR®

Helping buyers & sellers in:

Greenville County & Spartanburg County



LICENSED
REALTOR® #
141772

DIGITAL
MARKETING
STRATEGIST

MASTER OF
SCIENCE M.S.

LAW ENFORCEMENT
DE-ESCALATION
INSTRUCTOR

Client Testimonials

WHAT MY CLIENTS ARE SAYING



I had the pleasure to work with Miss Char Vandaele. She is very passionate about her job, listens to her clients, & most of all CARES! I feel like Char was heaven sent to me. She is amazing at what she does. Her negotiating skills are amazing and when you don't really understand what the lenders are saying, she breaks it down for you to understand. I'm truly grateful that I picked Charlene Vandaele to be my girls & I realtor.

— *Kelvenia, Past Client*



I have worked with Charlene on multiple transactions and I have been very impressed with her dedication to details and making sure her clients are well informed about every aspect of the transaction from start to finish. If she doesn't know an answer, she will get it! Her work ethic and high level of integrity make her one of the best realtors you could possibly ask for. As a Realtor myself, compliments aren't handed out haphazardly. Charlene is a true gem!

— *Anita, Realtor*

Buyer Compensation

COMMISSION OPTIONS FOR BUYER'S AGENT

Buyer Agent Compensation is always negotiable!

COMPENSATION OPTIONS

1. SELLER OFFERS FULL COMPENSATION

The seller agrees to pay the buyer's agent a commission based on a percentage of the home's sale price. This is usually detailed in the listing agreement. The buyer's agent receives payment directly from the sale proceeds, so the buyer does not incur additional costs.

Example: The seller offers a 3% commission to the buyer's agent. If the home sells for \$200,000, the buyer's agent receives \$6,000 from the seller.

2. SELLER OFFERS PARTIAL COMPENSATION

The seller covers part of the buyer agent's commission but not the full amount. The buyer may need to pay the difference to fully compensate their agent.

Example: The seller offers a 2% commission to the buyer's agent, while the standard is 3%. If the home sells for \$200,000, the buyer's agent receives \$4,000 from the seller, and the buyer agrees to pay the remaining \$2,000 to meet the full commission.

3. SELLER DOES NOT OFFER COMMISSION

The seller does not offer any compensation to the buyer's agent. Instead, the buyer agrees to pay their agent directly—usually through a signed agreement established before beginning the home search.

Example: The seller offers no commission to the buyer's agent. If the standard commission is 3%, and the home sells for \$200,000, the buyer pays their agent \$6,000 directly.

In new construction the builder is the seller.

Buyer Agreement

LET'S MAKE YOUR NEW HOME DREAMS A REALITY

Thank you for allowing me the opportunity to guide you through your real estate journey. I am dedicated to delivering top-level service and making your home buying experience smooth and successful. Please review the following agreement, which outlines the details of our partnership moving forward.

Services We Provide

Personalized Property Search

I'll help you find homes that match your goals, preferences, and budget.

Market Insights

Well thought out market analysis so you can make confident, informed decisions.

Guided Property Tours

I'll schedule and accompany you on showings to help you evaluate each home.

Skilled Negotiation

I'll advocate for you to secure the best price and terms possible.

Seamless Transaction Support

From inspections to closing, I'll coordinate every step for a smooth process.

Buyer's Responsibilities

Exclusive Partnership

You agree to work solely with me throughout the duration of this agreement, as outlined in the Buyer Agreement.

Open Communication

Please keep me updated on any changes to your preferences, finances, or other details that may impact your home search.

Timely Documentation

To keep the process on track, I ask that you provide all required documents promptly when requested.

By signing the Buyer Agreement, you confirm that you've reviewed and agreed to the terms outlined. I'm excited to partner with you and help you find your perfect home.



Buyer Agreement

UNDERSTANDING OUR PARTNERSHIP



Our Partnership

The Buyer Broker Agreement officially establishes our partnership and details my commitment to guide you throughout your home-buying journey.



Protecting Your Interests

This agreement guarantees I'm solely representing you, enabling me to strongly advocate for your interests in negotiations and every step of the way.



Clarity on Services

The agreement outlines the services I'll provide—property searches, market analysis, and support through inspections and closing. It's my commitment to fully guide and support you.



Flexibility

Though this agreement is a commitment, we can customize the terms to fit your needs, including the length and any special conditions you prefer.



Exclusivity

This agreement typically means you'll work solely with me, allowing me to dedicate my full time and resources to helping you find your perfect home.

The Advantage of Buyer Representation



I'm here to guide you through every step of the home-buying process. I'm passionate about supporting my clients, and I use my market knowledge and tailored approach to make your journey smooth, informed, and stress-free.

➤ **Guidance You Can Trust**

I'll walk you through each step so it feels clear, steady, and easy to understand.

➤ **Access to Listings**

You'll have access to the latest homes as soon as they hit the market.

➤ **Skilled Negotiation**

I advocate for your best interests when it comes to price, terms, and repairs.

➤ **Trusted Vendor Referrals**

I have access to reputable lenders, inspectors, contractors, and more.

➤ **Market Insight**

I help you understand local trends, pricing, and value to make smart decisions.

➤ **All the Legal Stuff**

I'll take care of the details, timelines, and paperwork so everything stays on track and feels manageable.

LET'S FIND YOUR

DREAM HOME

I am here to guide you through your home-buying journey every step of the way!



Home Buying *Roadmap*

A HOME BUYER OVERVIEW



Prepare Finances

Save & plan your budget



Understand Your Credit

Know your credit and options



Choose the Right Guide

Work with someone you trust



Submit an Offer

Submit a clear, strong offer



Find the Right Home

Choose a home that fits your life



Get Pre-Approved

Know your true price range



Home Inspection

Understand the home's condition and negotiate any repair requests



Value & Protect

Order appraisal and obtain homeowners insurance



Get Ready for Closing

Final Walk-through.
Review and sign final paperwork



Closing

Congrats! Time to get your keys and enjoy your new home

STEP ONE

Prepare Finances

HOW MUCH CAN YOU AFFORD?

Mortgage lenders typically advise against purchasing a home that costs more than 3 to 5 times your yearly household income. If you're not paying cash, you'll need a mortgage pre-approval from a lender before you start shopping. Your lender will help you find a loan that fits your situation. Some buyers prioritize keeping their monthly payments low, while others prefer the stability of payments that won't change over time.

Save for a down payment & other expenses!

It's important to have a credit check done as it plays a key role in your mortgage approval and the interest rate you'll receive.

To turn your dream of homeownership into reality, You'll need to save cash for your down payment, earnest money, closing costs, potential home inspections and costs after closing (moving, home furnishings, etc.).



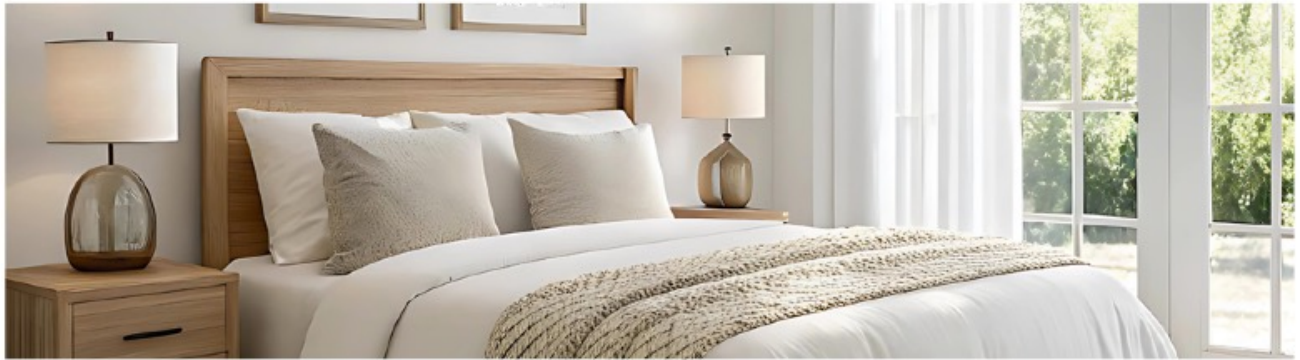
You can improve your score by:

- Paying down your credit card balances
- Continue making payments on time
- Avoid applying for new credit until approved

STEP TWO

Understand Your Credit

KNOW YOUR CREDIT AND OPTIONS



LEARN YOUR CREDIT SCORE AND CLEAN UP OUTSTANDING DEBTS LIKE STUDENT LOANS AND CREDIT CARDS



Know Your Credit Score

Your credit score is one of the first things a lender looks at when you're buying a home. It helps determine what loan options you qualify for and what your monthly payment could look like.

You don't need a perfect score to move forward — many first-time buyers qualify with a range of credit profiles. What matters most is understanding where you are right now.

If you're unsure, a lender can walk you through your score and explain your options in a way that's easy to understand.

The goal isn't perfection — it's clarity.



Know Your Options

Take a look at any current debts like credit cards, student loans, or personal loans.

You don't need to pay everything off, but lowering balances and making consistent payments can help strengthen your profile.

It's also a good time to avoid taking on new debt if possible.

A lender can help you understand what matters most so you can focus on what actually makes a difference.

This step is about putting yourself in a stronger position to move forward with confidence.

Clarity around your credit builds confidence



STEP THREE

Choose the Right Guide

Buying a home is a major milestone, and one of the biggest financial decisions you'll ever make. That's why having the right real estate agent matters. With the guidance of a knowledgeable and committed professional, you'll move through each step with confidence, clarity, and someone who's always advocating for your best interests.

What to Look for in a Great Buyer's Agent:

- ☐ **Listens and Puts You First**
A great agent takes time to understand your goals, timeline, and preferences, and tailors the entire experience to what matters most to you.
- ☐ **Local Market Expertise**
They know the ins and outs of your target neighborhoods—schools, trends, pricing—so you can make confident, informed decisions.
- ☐ **Clear and Consistent Communication**
You'll never be left guessing. A top agent keeps you in the loop with timely updates, honest answers, and total transparency.
- ☐ **Strategic Negotiator**
Your agent should be your advocate—securing fair terms, protecting your investment, and making sure you're getting the best deal possible.
- ☐ **Calm Problem-Solver**
Every transaction has hiccups. The right agent stays cool under pressure and solves challenges quickly, keeping the process smooth and stress-free.

STEP FOUR

Pre-Approval

TALKING TO A LENDER

When you're ready to buy a home, the first step is getting pre-approved. It shows sellers you're serious, sets your budget, and helps you act fast in a competitive market.

What is mortgage pre-approval?

Getting pre-approved means a lender has reviewed and verified your finances, unlike pre-qualification, which is just an estimate. This process gives you a clear picture of what you can afford and strengthens your offer when buying a home. Your lender will guide you through each step, but here's what to expect:

- Complete a full mortgage application
- Provide information on your income, assets, and debts
- Lender pulls your credit report
- Potentially receive a pre-approval letter showing your maximum loan amount

Preparing for Meeting with a Lender

Lenders look at your credit, income, debts, and spending habits to calculate pre-approval. To keep things smooth and fast, gather these key documents ahead of time:

- Government-issued ID (driver's license or passport)
- Recent tax returns and W-2 forms
- Pay stubs and proof of income
- Bank statements and asset information
- List of monthly debts and credit obligations
- Job verification documentation (if requested)



Mortgage Loans

WHICH IS BEST FOR YOU?

	Best For	Who Qualifies
FHA Federal Housing Administration	Buyers with lower credit scores or a down payment less than 20%	Anyone who meets the minimum credit and income requirements
USDA U.S. Department of Agriculture	Buyers in rural or eligible suburban areas who want low or no down payment	Income-qualified buyers purchasing in approved USDA zones
VA Department of Veterans Affairs	Military members and their families looking for low rates and zero down	Active-duty, veterans, reservists, and some surviving spouses
Adjustable-Rate Loan	Buyers who don't plan to have a mortgage long-term and want a lower initial interest rate	Ideal for buyers planning to keep the loan briefly or expect an increase in their income.
Conventional Loan	Buyers with strong credit and stable income seeking flexible terms	Typically requires a credit score of 620+ and a down payment starting at 3%

Ask your lender which loan you qualify for and which one aligns with your financial goals.

STEP FIVE

Start House Hunting

The search is on! Once you're pre-approved and ready, it's time to explore homes that fit your needs and lifestyle. Be sure to take detailed notes and photos or videos of each property to help compare options and make confident decisions.



STEP ONE

Define Your Must-Haves

Think about your ideal location, layout, size, and features. Identify what fits your daily routine and supports your long-term plans, distinguishing between essentials and nice-to-haves.

STEP TWO

Explore Listings & Neighborhoods

Browse online listings and explore neighborhoods to get a feel for home prices, availability, and local amenities. Take note of areas that fit your lifestyle and budget.

STEP THREE

Tour with a Trusted Agent

Work with your agent to schedule showings, get expert insights on the home, neighborhood, and value, and receive guidance to spot red flags or hidden perks.



Expert tip:

Don't rely on your memory alone! Taking photos, video and notes help keep each home fresh in your mind.

STEP SIX

Submit an Offer

HOW TO MAKE AN OFFER STAND OUT



Now it's time to make a strong offer. Here are some strategies to help yours stand out!

✓ Competitive Offer

In a competitive market, a strong first offer matters. We'll use a CMA to evaluate the home's value based on recent sales, condition, and trends.

✓ Cash vs Financing

Cash offers are faster and less risky for sellers. If you're financing, a strong pre-approval letter boosts credibility and shows you're ready to close.

✓ Quick Closing Timeline

Sellers favor quicker closings, and aligning with their timeline can make your offer more appealing.

✓ Larger Deposit

A larger deposit shows you're serious and financially committed, helping your offer stand out.

WHEN BUYING **NEW CONSTRUCTION**, THE PROCESS LOOKS A LITTLE DIFFERENT — INSTEAD OF SUBMITTING AN OFFER, YOU'LL TYPICALLY REVIEW AND SIGN THE BUILDER'S CONTRACT WITH THEIR SALES TEAM.

STEP SEVEN

Order an Inspection

SPOT ISSUES BEFORE YOU BUY

During the inspection period, we'll arrange for a trusted home inspector to thoroughly examine the property. The home inspection is a key part of the buying process that helps protect you from unexpected issues and gives you peace of mind by providing a professional evaluation of the home's condition before you commit to the purchase.

After the inspection, we'll receive a detailed report outlining any issues found. If repairs are needed, you may have the opportunity to negotiate with the seller to address them.

It's important to schedule your chosen inspections promptly after going under contract to avoid delays and stay on track.

TYPES OF INSPECTIONS

- General Home Inspection
- CL-100 Termite
- Radon Test (Recommend)
- Mold Inspection
- Sewer/Septic
- Water Quality (Well)



The typical inspection period is between 10-15 days

STEP EIGHT

Value & Protect

APPRAISAL AND HOMEOWNERS INSURANCE



Home Appraisal (Value)

After your offer is accepted and we've completed the inspection period, your lender will order an appraisal to verify the home's value matches the loan amount. If your contract includes an appraisal contingency and the appraisal comes in lower than your offer, we'll have the chance to renegotiate the price.

Important Reminder



As tempting as it is to start buying furniture and décor for your new home, hold off! Avoid large purchases, opening new credit accounts, or changing jobs during this time. These actions could affect your loan approval. When in doubt, check with your real estate agent or lender first.

Homeowners Insurance (Protect)

You'll need to secure a homeowner's insurance policy that begins on your closing day to protect your new home from the start. If you don't already have a provider in mind, I can provide you with a list of trusted recommendations to help make the process simple and stress-free.



STEP NINE

Get Ready for Closing

PREPARING FOR YOUR CLOSING

You're nearly at the finish line—closing day is just ahead! These final steps will help everything go smoothly so you're ready to get the keys to your new home.

☐ **Review Your Closing Disclosure**

You'll get your closing disclosure at least 3 business days before your closing appointment. Take time to review it closely and compare it to your original loan estimate to ensure the fees, loan terms, and costs align. Contact your lender right away if you notice any discrepancies.

☐ **Organize Your Documents**

Your closing attorney will provide a full list of what to bring, but here are the most common items you'll need to collect:

- Valid ID
- Proof of homeowners insurance
- Bank statements or wire transfer details
- Any final documents or approvals required by your lender

☐ **Final Walk-Through**

Typically done within 24 hours of closing, this is your chance to ensure the property is in agreed-upon condition. You'll confirm that repairs (if any) are completed and the home is move-in ready.

☐ **Obtain Certified Funds**

Before closing, confirm the exact amount needed for your down payment and closing costs. Then arrange a wire transfer or certified check (form dependent on attorney offices procedures), as personal checks are usually not accepted. Your funds will be held in escrow until everything is finalized.



STEP TEN

Closing Day

WELCOME TO THE FINISH LINE!

The big day has arrived—you're about to become a homeowner! Here's what typically happens during closing and how to prepare:

➤ **Signing the Documents**

You'll meet with the closing attorney to review and sign all the necessary paperwork. This includes the mortgage agreement, title documents, and other legal forms. Take your time and ask questions, this is an important moment!

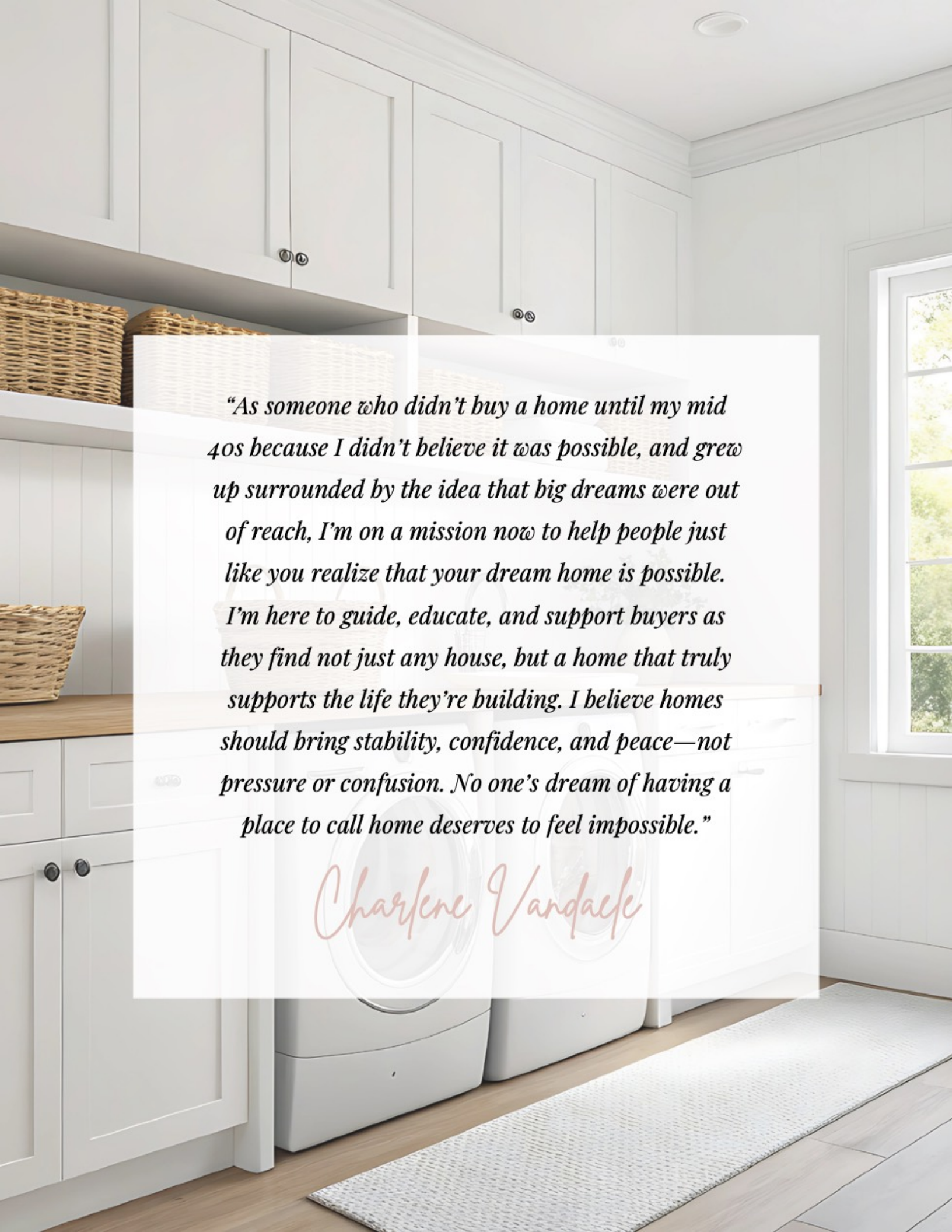
➤ **Final Payments**

Any remaining funds you owe, such as the down payment and closing costs, will be collected if you haven't wired them in advance. Be sure to bring a certified check or proof of wire transfer as instructed.

➤ **Title Transfer**

Once everything is signed and funds are received, ownership of the property will be officially transferred to you. The deed will be recorded with the county, making you the legal owner.

Get your keys and celebrate buying your home!



"As someone who didn't buy a home until my mid 40s because I didn't believe it was possible, and grew up surrounded by the idea that big dreams were out of reach, I'm on a mission now to help people just like you realize that your dream home is possible. I'm here to guide, educate, and support buyers as they find not just any house, but a home that truly supports the life they're building. I believe homes should bring stability, confidence, and peace—not pressure or confusion. No one's dream of having a place to call home deserves to feel impossible."

Charlene Vandaele

LET'S FIND YOUR

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Thank you For choosing me to help you in the process of buying your home. I look forward to working with you to help you achieve your real estate goals.

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