

A HOME BUYER'S GUIDE

Your *Road* to Home

CENTRAL SAVANNAH RIVER AREA

Derrek Pantelli

BLANCHARD & CALHOUN REAL ESTATE CO.

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ABOUT ME

Nice to *meet you*



- 9+ Year Army Veteran
- GA & SC Licensed
- Realtor
- MBA
- Master of Law

I'm a licensed Realtor serving buyers and sellers across Georgia and South Carolina. My goal is simple: make sure you feel informed, protected, and confident at every step. I'm a teammate on your journey to find a home, providing honest guidance from someone who genuinely cares about your outcome. It's my ship, but you're the Captain!

- (248) 990-1369
Cell
- (706) 863-8953
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Email

The seller already has an agent fighting for them. I'm here to fight for you — negotiating, spotting problems, handling the paperwork, and making sure you never overpay or sign something you don't understand.



Your journey *at a glance*

1

Initial consultation

We sit down, talk goals, budget, and timeline. No obligation.

2

Prepare your finances

We do a comprehensive review of your budget and review down payment & costs.

3

Get pre-approved

A lender reviews your finances and gives you a real budget. This makes your offer credible.

4

Start home shopping

We tour homes together. I'll give you honest assessments, not just the highlights.

5

Make an offer

I pull market data, draft a strong offer, and negotiate the best terms on your behalf.

6

Home inspection

A licensed inspector checks everything. Issues become identified and, sometimes, are negotiating leverage.

7

Repair negotiations

We ask the seller to fix big issues or credit you at closing. I handle all those conversations.

8

Appraisal & financing

Your lender confirms the home's value and finalizes your loan terms.

9

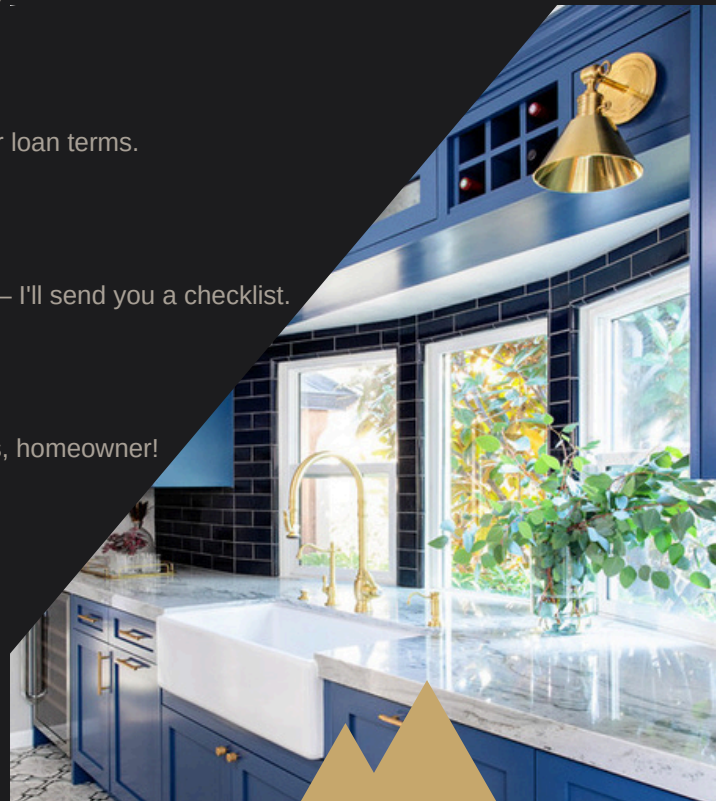
Schedule your move

Book movers, transfer utilities, and handle the logistics — I'll send you a checklist.

10

Closing day

Sign the papers, hand over the check, and get your keys, homeowner!



Preparing your *finances*

DOWN PAYMENT

3.5–20%
of purchase price

CLOSING COSTS

2–5%
of loan amount

HOME INSPECTION

\$350–600
paid upfront

EARNEST MONEY

1–2%
good faith deposit

LOAN TYPE	MIN. CREDIT SCORE	DOWN PAYMENT	BEST FOR
VA Loan	620	0%	Veterans & military
USDA Loan	640	0%	Rural areas
FHA Loan	580+	3.5%	First-time buyers
Conventional 97	620	3%	Low down payment
Conventional	620	5–20%	Strong credit buyers

Credit score tips — do's & don'ts before you apply

DO

- ✓ Pay down credit card balances
- ✓ Make all payments on time
- ✓ Keep existing accounts open

DON'T

- ✗ Apply for new credit cards or loans
- ✗ Make large purchases
- ✗ Change jobs if you can avoid it

MAKING YOUR MOVE

Making *an offer*

Every offer has 5 moving parts. Understanding them helps you compete — especially when there are multiple buyers on the same home.



Price

What you're willing to pay



Date

Closing & possession timeline



Terms

Financing & conditions



Inclusions

What stays with the home



Contingencies

Protections for you

In a competitive market, you may only get one shot. I'll pull recent comparable sales and advise you on the right number so you don't overpay and don't lose a home you love over a small gap.



UNDER CONTRACT

Inspection & *closing*

Inspection tips

⚙️ Focus on the big stuff: roof, foundation, electrical, plumbing. Small cosmetic issues are expected.

📷 Keep your poker face. Sellers may have cameras running during inspections.

🔧 You can request repairs or a closing cost credit, I'll help you decide which is smarter.

🏠 We'll also look at the neighborhood, street traffic, nearby schools, & home upkeep on the block.

Move countdown

Contract signed

Right away

- Schedule inspection
- Start mortgage process
- Get moving quotes

4 weeks out

Start planning

- Give notice to landlord if renting
- Book movers
- Start packing

2 weeks out

Logistics

- Get home insurance quotes
- Change your address
- Contact utilities

1 week out

Final stretch

- Final walkthrough
- Confirm wire transfer or certified check
- Finish packing

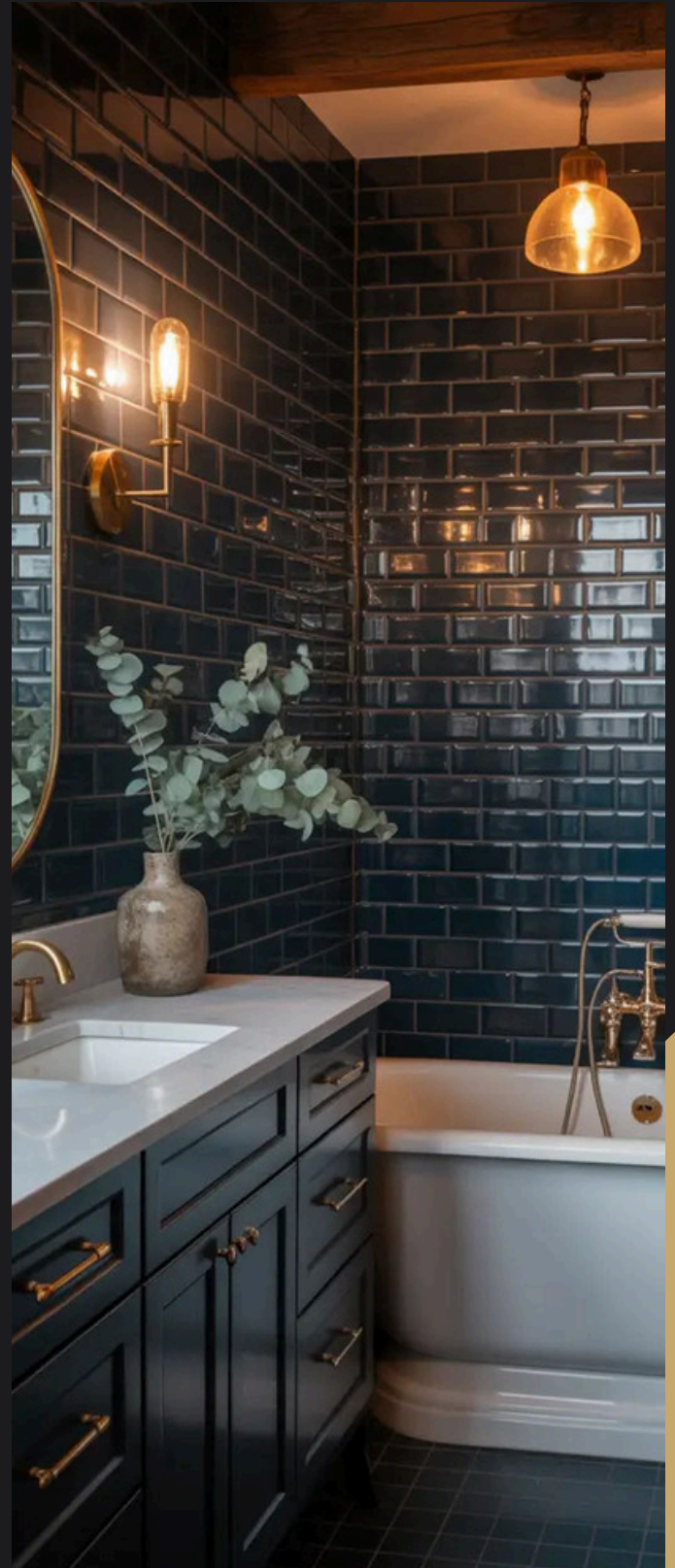
Closing day

Bring with you

- Government-issued photo ID
- Certified funds or wire confirmation

What happens at the closing table

- ✅ You, me, the seller, their agent, a closing attorney, and your loan officer are all present
- ✅ You sign the mortgage, promissory note, and transfer documents
- ✅ Closing costs are typically 3–4% of the purchase price, we'll know the exact number 3 days before
- ✅ Once it's done, the keys are yours!



LETS WORK TOGETHER

Reviews & testimonials



“Derrek was very helpful right from the start as we were looking at a property. He definitely earned our trust and respect during the entire process and made us feel secure due to his thorough and timely communication and his proactive attitude in finding solutions to all our concerns. Thanks Derrek!”



Verified by  RealSatisfied

“Derrek was extremely helpful and thorough from start to finish. Communication was clear and consistent, and he was always easy to get in touch with. Great attitude and a pleasure to work with.”



Verified by  RealSatisfied



“Derrek was very professional, kind and attentive to my needs. I would highly recommend his services.”



Verified by  RealSatisfied

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🌐 [sellingcsra.app](#)

PREFERRED PARTNERS

LENDER

Queensborough National Bank

INSPECTOR

Hargrove Inspection Services

CLOSING ATTORNEY

TBD

LENDER

Guild Mortgage

INSPECTOR

Legacy Inspection Services

CLOSING ATTORNEY

TBD

