



BUYERS GUIDE

EXCLUSIVE

2023-
2024

Columbia's Original Boutique Brokerage
Home Advantage Realty, LLC

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A red hand-drawn icon of a house with a gabled roof, three windows, and a flower bed at the base. It is positioned to the right of the word 'Home' in the main title.

Home Advantage

REALTY, LLC

Leading[®]

REAL ESTATE
COMPANIES
OF THE WORLD

4003





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ABOUT US


Established over 30 years ago as Columbia's premiere all-local real estate boutique, Home Advantage Realty remains passionately committed to our clients' success. We have been repeatedly selected as "Columbia's Best Real Estate Agency" by *Columbia Metropolitan Magazine* and *The Free Times* as well as "The State's Best Real Estate Agency" by *The State Newspaper*. Our brokerage is honored to be Columbia's only member of Leading Real Estate Companies of the World, an invitation-only network of over 550 of the finest independent real estate companies. We are proud members of the National Association of Realtors® and even prouder supporters of Equal Housing for All!




Fast Facts

 Established over 30 years ago around our Owner-Broker Jill Moylan's dining room table

 Woman-owned and family-operated small business

 4 offices throughout the Midlands and one in the Lowcountry with over 100 agents to serve you

 Columbia's only member of the invitation-only Leading Real Estate Companies of the World network

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OUR OFFICES



Find us downtown at 2615 Devine Street, in the lively Devine Street business and shopping district near The University of South Carolina; find us in Irmo at 7163 St. Andrews Road near beautiful Saluda Shoals Park; find us near Lake Murray in Chapin at 118 Columbia Avenue; find us in picturesque Blythewood at 212 Main Street; and finally, find us in the heart of the ACE Basin on Edisto Island at 806-B Oyster Park Drive.

 *Downtown Columbia*

 *Irmo*

 *Chapin*

 *Blythewood*

 *Edisto Island*



*Home Advantage Realty
is everywhere you want to be.*

AGENTS WITH (HAR)T

Home Advantage Realty is a locally-grown and locally-owned business. We are not a faceless franchise or a large corporation. Our employees and agents are intimately involved in improving our local communities.

Recently, we partnered with Family Promise of the Midlands to support their mission of caring for Columbia area families experiencing sudden homelessness. In today's real estate market, low inventory affects nearly everyone, including buyers and renters. We see first hand the critical needs of many in our community and we want to help.

Our work family also regularly supports the work of Habitat for Humanity, Harvest Hope, Oliver Gospel Mission, Meals on Wheels, Final Victory Animal Rescue Group, and Pawmetto Lifeline. We ring bells for The Salvation Army, our agents serve on PTO Boards, in Rotary Clubs, in Chambers of Commerce, as volunteers for local community events like parades and marathons, and in ministry to others through faith-based organizations. As a locally-owned company, we believe it is important to use our dollars and our talents to make our communities better.



AGENT PARTICIPATION IN COMMUNITY ORGANIZATIONS

CIVIC ORGANIZATIONS

American Red Cross
The Salvation Army
Rotary Clubs
Chambers of Commerce
Women's Organizations
Northern Midlands FCA
VFW Auxillary

FAITH BASED

Christian Assistance Bridge
We Care
Sharing God's Love
International Ministry
St. Francis Thrift Store
Faith Based Health Ministry
Fellowship of Christian Athletes

SHELTER

Habitat for Humanity
Family Promise of the Midlands

FOOD

Harvest Hope
Oliver Gospel Mission

ANIMAL CARE

Final Victory Animal Rescue Group
Golden Retriever Rescue Group
Humane Society
Animal Mission
Pets Inc.
Palmetto Lifeline

SCHOOLS

School PTO Officers
School Improvement Councils
School Fundraising
Sport Booster Clubs
Weekend Food Program
Classroom Volunteers

SENIOR CARE

Meals on Wheels
Good Works

COMMUNITY EVENTS

Marathon Volunteers
Adopt a Highway

**READY TO
LOOK FOR
YOUR HOME?**



**EXPERIENCED PROFESSIONALS TO GUIDE
YOU THROUGHOUT THE PROCESS**

As dedicated professionals, we will guide you throughout the buying process so that you can still live your life! Most home buyers need help in two general areas – access to the best data and assistance with the process. We provide our clients with both – up to the minute information and guidance throughout every step of the home-buying process.



WE'VE GOT YOUR BACK!

We know you can conduct your own home searches online and check Zillow and Redfin for information, but did you ever wonder why some of the most desirable homes seem to sell before they show up online or before reaching the market? That happens when a knowledgeable real estate professional connects a buyer to a home that is a perfect match. Don't miss out on your perfect home because no one is looking out for you.



LENDERS AND FINANCING

Unless you have cash, it's wise to pre-qualify for a mortgage so a lender can help you determine exactly what you can afford. Being pre-approved for a mortgage can give you a distinct advantage during the offer process, especially if multiple buyers are competing for the same house. We can provide information on reputable local lenders that we trust to get you closed on time and without frustration.



BUYER AGENCY



As a buyer in South Carolina, you may choose to be represented by an agent through Buyer Agency Representation. The State of South Carolina requires that a written Buyer Agency Agreement be signed by the buyer and agent. Once completed and signed, you will have officially entered into a client relationship with your agent. At that point, your agent can negotiate on your behalf and offer you client-level services that work in your favor throughout the transaction.

FINDING THE ONE

Our 30+ years of experience in our local market ensures an unparalleled home search experience for you.



We will create a personalized home search filtering for your preferences and drawing from the latest real estate databases. Our website allows you to interact with your own search, including requesting showings, saving favorites, asking questions, and searching by map area.

Our 30+ years of experience in our local market ensures an unparalleled home search experience for you.



NOW WHAT?



Your agent will be there every step of the way to provide counsel and insight into the process.

Once you find a home you'd like to make an offer on, we research up-to-the-minute data, including how that home stacks up against the competition (active homes) along with pending and closed sales from the past 12 months.

This Comparable Market Analysis (CMA) data, combined with our decades of experience in the Columbia market, allows us to help you determine an appropriate and strategic offer price. An online tool does not exist that can evaluate the recent sales in a neighborhood to compare the structure, condition, and finishes of comparable homes; that is what we do every day. We will share our knowledge with you.



The Offer

Making an offer is an exciting step in the home-buying process. We provide a legal contract that addresses details of your purchase, including price, loan type, closing costs, the name(s) for the deed, closing date, expiration of the offer, and any other special terms you may desire.

Submitting an offer requires earnest money paid up front, which will be credited to you at closing. In general, we recommend a minimum of 1% of the approximate purchase price as a range for earnest money, though some sellers may request more.

We can send you documents electronically so you can sign while on the go or, if preferred, we can meet in-person to write up your offer.

Once your offer is submitted, the seller may accept the offer, counter the offer, or reject the offer outright. There may be several rounds of counters depending on the current market and the distance between parties.



Ratification

Once both you and the seller agree to all of the terms of the contract in writing, you have a ratified contract, and you are ready to move into the next phase of the process!

Due Diligence and Inspections

Making an offer is only the first step in the home-buying process. Between the offer and closing, you will need assistance with inspectors, lenders and attorneys. We will be by your side and guide you throughout every step of that process.

The due diligence period ensures that you have a specified time span to have the home professionally inspected. Most likely, you will require a general home inspector, a termite inspector, and a heating and air inspector. Your agent will help you negotiate inspection-related findings with the other party, typically to a satisfactory resolution.

Once you and the seller agree that the terms of the contract, including due diligence, have been finalized, your next job is to ensure that your loan officer (if applicable) has all necessary paperwork.



Closing On Your Home

What to Expect...



Your closing attorney will prepare a Closing Disclosure that summarizes all funds related to the transaction, including the exact amount of money you will need to bring to closing. You may wire the funds directly into the closing attorney's trust account or bring a certified cashier's check to the closing. On the day of closing, we will arrange a quick walk-through of the house. At the closing, the attorney will go over the Closing Disclosure and review the terms of the contract. The closing normally takes around an hour. After all the final signatures are completed, you will be the proud owner of a new house and walk away with the keys!



ATTENTIVE SERVICE THROUGHOUT THE BUYING PROCESS, THE CLOSING, AND BEYOND

We NEVER pass you to a “closing department.” You will work with the same professionals throughout your transaction.

We don't consider our job over after closing. We are always here to help in any way we can. We encourage you to continue to use us as resources for reputable contractors and local recommendations as you settle into your new home.



RELOCATION

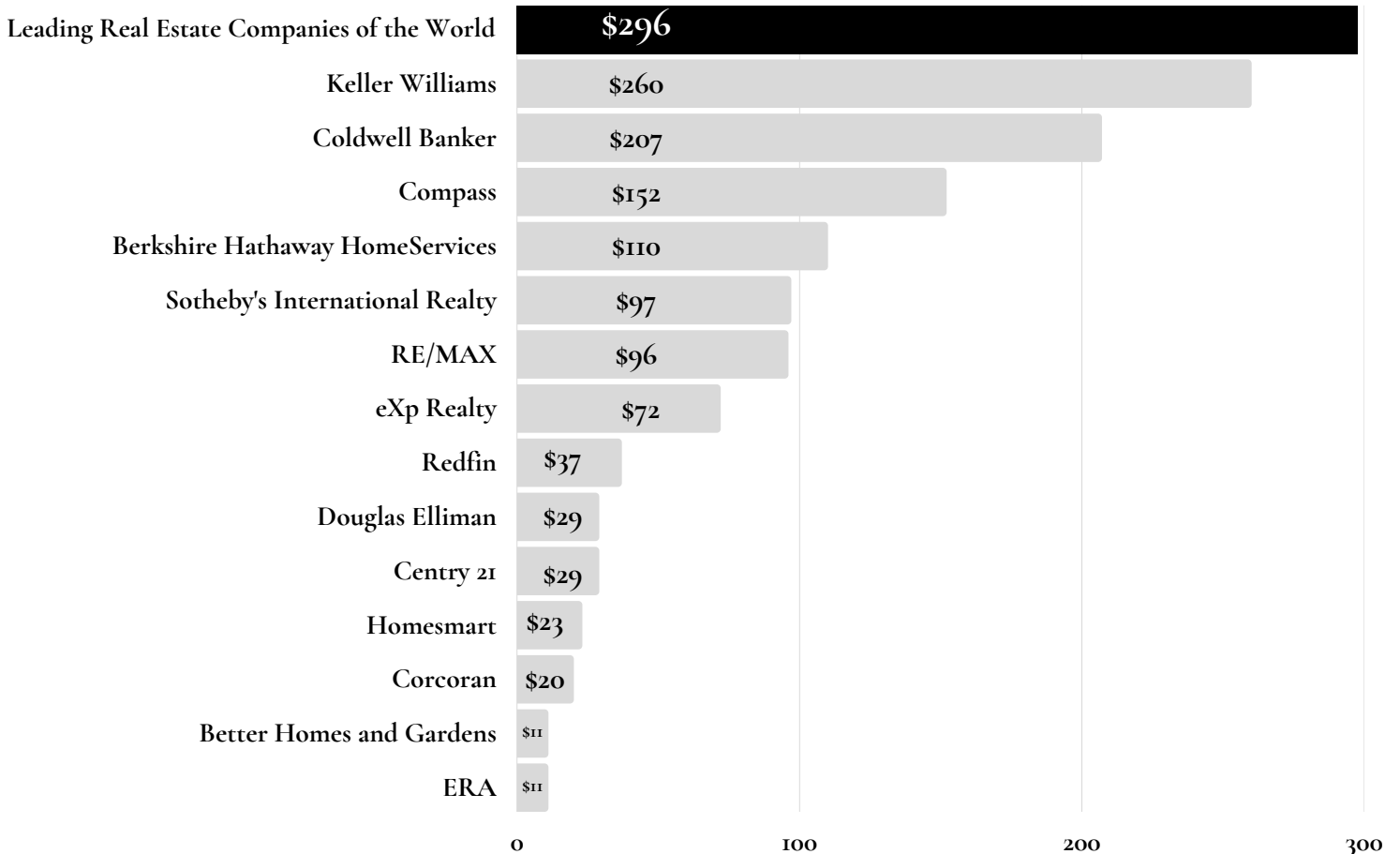
Need real estate help outside of Columbia? Home Advantage Realty is Columbia's only real estate company to be selected to join the prestigious Leading Real Estate Companies of the World consortium. As a local yet globally reaching real estate company, we can work on your behalf anywhere in the world. LeadingRE provides world-class marketing and resources allowing us to provide the very best service. The result? Our Leading Real Estate Companies of the World network repeatedly produces more home sales volume in a year than any national franchise.

We can connect you to the highest caliber of real estate professionals in South Carolina, in the United States, and abroad. Let us introduce you to a carefully selected sales associate who will provide you with extraordinary service no matter your destination.

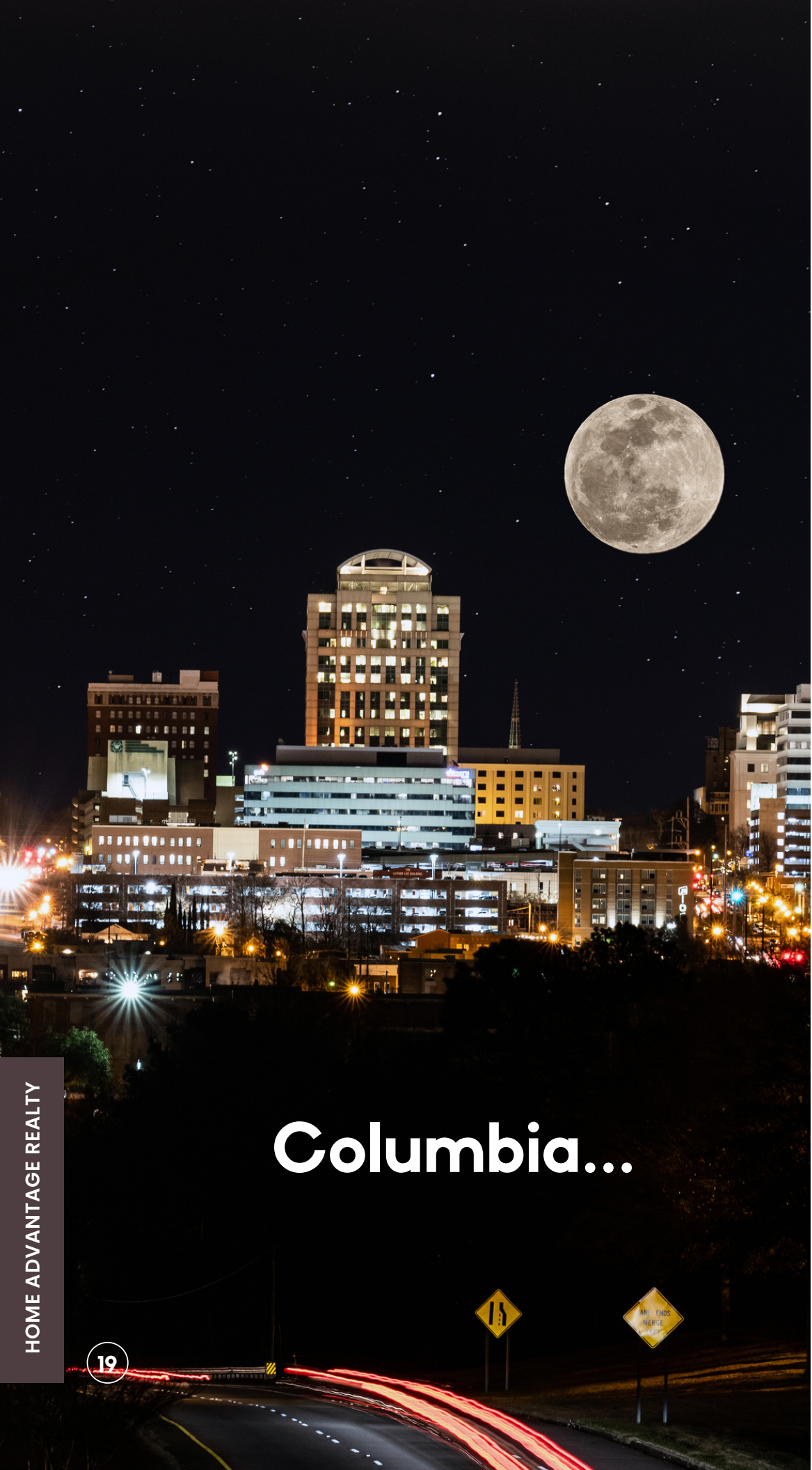


MORE U.S. HOME SALES VOLUME...

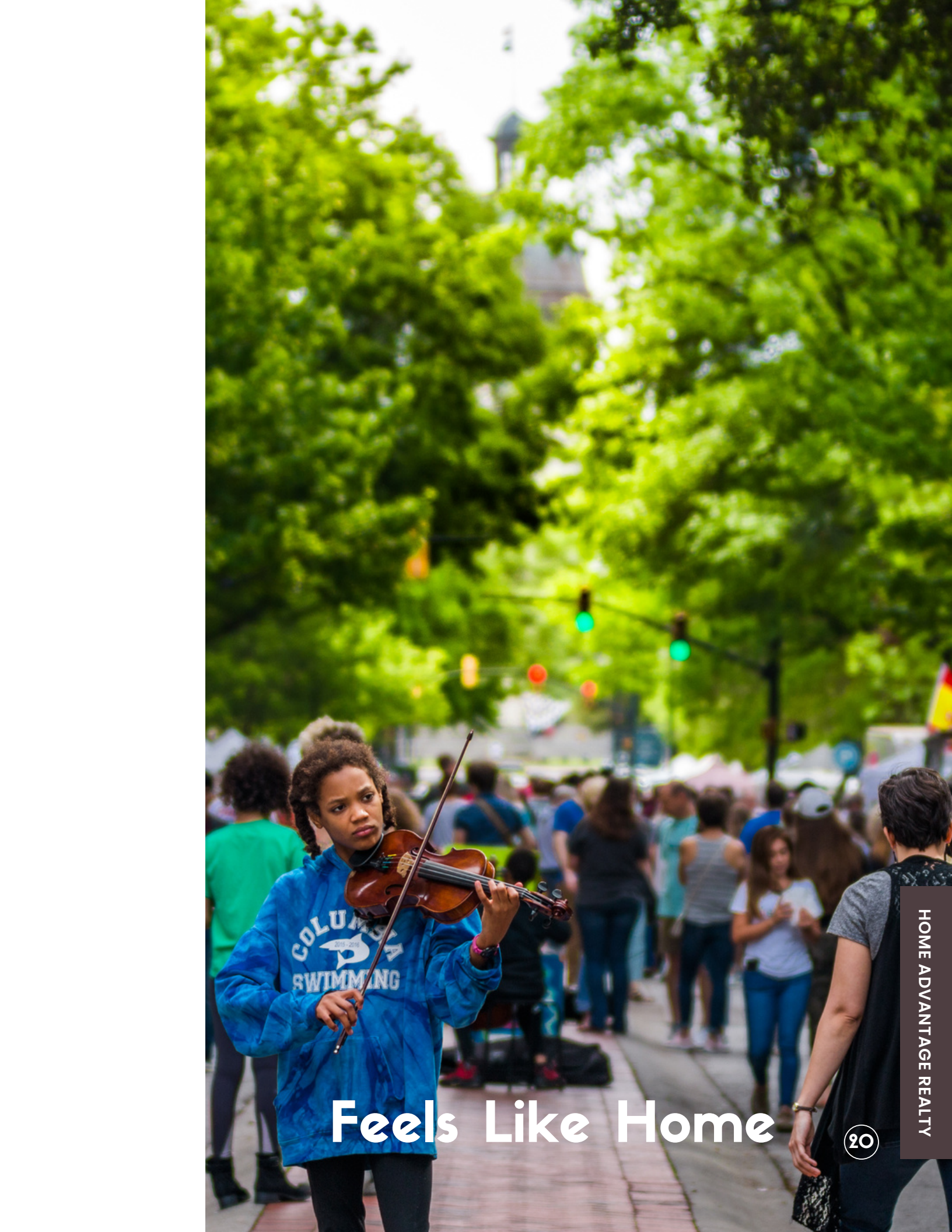
THAN ANY OTHER REAL ESTATE
NETWORK, FRANCHISE, OR BROKERAGE
BRAND.



*Volume shown in billions of dollars.
This bar chart is sourced from REAL Trends 500 for 2020,
realtrends.com.



Columbia...



Feels Like Home

REVIEWS



After now having bought and sold a home in Columbia within the past 3 years using Home Advantage, I can't recommend them highly enough. They walk you through each and every step and make sure you are getting top value for not only your home but for all the contractors that come and go during the process. Anyone looking for or selling a home in the Columbia area would be crazy not to reach out to Home Advantage Realty.

-S.M.

What a great team working at Home Advantage Realty! Professional, knowledgeable, helpful, and friendly. I would recommend Home Advantage to anyone looking for help in selling or purchasing a home.

-A.W.

A truly outstanding group to work with when both selling our house and buying a new one. I would highly recommend this group to anyone in the Columbia area looking to buy or sell a home.

-A.D.

Home Advantage is a fine company with a long term investment in Columbia and the surrounding community. I encourage any one who is looking to buy or sell a home to contact them. They're the best!

-G.W.

Home Advantage explained the buying process flawlessly, answered every single question, and made me feel like part of a family right from the get-go. Highly recommend for first time buyers or anyone needing a little flexibility in their life. Seriously the kindest people!! And somehow they made this HECTIC process fun and practically seamless!

Thanks from the bottom of my heart!

-H.V.

A W A R D S



The State Newspaper's Best Residential Real Estate Agency

Columbia Metropolitan Magazine's Best Real Estate Agency

Free Times Best Real Estate Agency

Angie's List Super Service Award

Real Trends Nation's Best Real Estate Companies

C O N N E C T W I T H U S

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 www.HomeAdvantageRealty.com

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Home Advantage Realty Lowcountry

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